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Ontario Home Renewal Program

Municipal Responsibilities and Functions Guide



Revised June 1978

Ministry of Housing
Community Renewal Branch
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Ontario Home Renewal Program

Municipal Responsibilities and Functions Guide



Revised June 1978

PREFACE

The Municipal Responsibilities and Functions Guide has been prepared to assist the participating municipalities in the delivery of the Ontario Home Renewal Program (OHRP). Special emphasis has been placed on the procedure to follow in processing the homeowner's application. To assist the municipalities in this regard, sample liens, promissory note, lien discharge form, amortization table and other relevant material have been included.

In order to facilitate the insertion of revisions, a loose leaf binder format has been used. Future revisions to this Guide will be mailed to the municipalities as they are made.

Should you have questions regarding the Guide, please contact:

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60 Bloor St. W., 8th Floor
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OHRP MUNICIPAL RESPONSIBILITIES
AND
FUNCTIONS GUIDE

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INTRODUCTION

New housing alone cannot meet all the housing needs of the people of Ontario.

A key part of the Ministry of Housing's approach to providing affordable, adequate housing for all residents of Ontario is a set of programs designed to conserve and improve existing housing stock.

Many of the older homes in Ontario communities have the potential for service and habitation for many years to come, if adequate upgrading and maintenance work can be applied to them.

To meet this need, particularly in smaller communities and in older sections of many large cities, the Ministry - through its Community Renewal Branch - has introduced the Ontario Home Renewal Program (OHRP).

SECTION I

Purpose of OHRP

Basis of Grant to Municipalities

Municipal Application

SECTION I

PURPOSE OF OHRP

OHRP provides grants for municipalities to assist owner occupants to repair their homes to standards developed locally and acceptable to the Ministry. It is particularly directed to the rehabilitation of substandard dwellings, with emphasis on faulty structural and sanitary conditions, and the upgrading of plumbing, heating and electrical systems and the provision of adequate insulation. It is the intent of OHRP to extend the life of the home a minimum of 15 years.

BASIS OF GRANT TO MUNICIPALITIES

In order to participate, municipalities must make application to the Ministry of Housing. The formula for provincial grants to municipalities that apply is as follows:

<u>Population of Municipality</u>	<u>Grant Allocation Formula</u>
Under 500	3.18 per cent of the population multiplied by \$3,450; or \$29,000, whichever is greater
500 to 9,999	the population multiplied by \$4.21 plus \$52,895
10,000 to 99,999	the population multiplied by \$2.27 plus \$72,223
100,00 to 149,999	\$300,000 flat rate
150,000 and over	the population multiplied by \$2

The grants will be calculated on the basis of the population of the local municipalities as shown in the current year Municipal Directory, but funds will be dispersed through regional governments, where in existence. Where regional governments do not exist or do not wish to assume responsibility, the Ministry of Housing will deal directly with a municipality to carry out the program.

MUNICIPAL APPLICATION

The municipality's application for grant would consist of the following:

1. The "Application for Grant" (Form 1, Appendix C) completed in triplicate.
2. A certified copy of a resolution of council of the applicant municipality authorizing the application.
3. A certified copy of the municipality's maintenance and occupancy by-law or, where no such by-law has been passed, a certified copy of a council resolution adopting maintenance and occupancy standards. (Model standards are available from the Community Renewal Branch).
4. Where the applicant is an area municipality within a regional municipality, a certified copy of a resolution of the council of the regional municipality confirming that the regional municipality will not apply for a grant.
5. Those municipalities wishing to reapply for OHRP must show proof, by the submission of Forms 3 and 10a, that a minimum of 75% of the previous advance to the municipality has been committed through the completion of the Final Loan Application (Form 7).

SECTION II

Program Characteristics

Program Administration

SECTION II

PROGRAM CHARACTERISTICS

ELIGIBLE REPAIRS

Eligible work is that which is required to bring the house to a standard of health and safety which has been established by the municipality. The program is intended to repair faulty structural and sanitary conditions and to upgrade plumbing, heating and electrical systems. Insulation is also eligible. Non-essential items such as a second bathroom, recreation rooms, enlargement of rooms, additions, garages, fences, yards, sidewalks, driveways, etc. are not eligible.

In order to determine what repairs are eligible under the program the municipality should use its maintenance and occupancy by-law, or where no such by-law has been passed, the Ministry of Housing's OHRP Residential Standards (Appendix J).

Where the eligible homeowner is also physically handicapped, the eligible deficient items may be replaced and/or supplemented with those more suited to the needs of the physically handicapped.

Special repairs eligible under OHRP for handicapped people may include the following:

- 1) The replacement of stairs that are unsafe with risers
- 2) Where floors are in need of repair, risers instead of steps could be incorporated
- 3) Where kitchen cupboards are insufficient the new ones could be of a suitable height to accommodate the handicapped
- 4) Where repairs to the bathroom are considered necessary under the program, grab bars, hand railing, etc. could be installed.

Those municipalities with a maintenance and occupancy by-law may amend their by-law to include provisions for the handicapped. Those municipalities without such a by-law and which have adopted the Ministry of Housing's OHRP Residential Standards may consider the provisions for the handicapped as a supplement to the Residential Standards.

INCOME REQUIREMENT

A homeowner may be eligible for assistance if the "adjusted family income" does not exceed \$12,500.

The "adjusted family income" means the aggregate gross annual income from all sources of the principal wage earner of the family and his or her spouse during the 12 months immediately preceding the date of application or during the preceding calendar year, whichever is the greater after deducting therefrom the following:

- i) The earnings of the spouse or \$1,000 whichever is the lesser.
- ii) \$300 for each dependent child.
- iii) The first \$1,000 of earning of a one-parent family. Widowed, divorced and other single parents with dependent children may make this deduction.
- iv) Living out or travelling expenses of the principal wage earner of a family and his or her spouse, but not including living out or travelling expenses for which there is reimbursement by the employer or travelling expenses to and from the place of employment.
- v) In the case of self-employment of the principal wage earner of a family of his or her spouse, the expenses which are incurred in the earning of an income and

which are permitted deductions under Income Tax Act (Canada).

OWNERSHIP REQUIREMENT

In order for the applicant to be eligible he must be the "owner" of the dwelling unit which must also be the applicant's principal residence.

"Owner" is defined as a person who is an occupant of a dwelling unit and is,

- (i) an owner in fee simple of the dwelling unit either solely, or as a joint tenant or tenant in common,
- (ii) the purchaser, either solely or jointly, for valuable consideration under a long term agreement of purchase and sale of the dwelling unit,
- (iii) the holder of a life estate in the dwelling unit,
- (iv) the owner of the dwelling unit but not of the land on which the dwelling unit is situated, and who is the lessee of such land under a lease where the unexpired term of the lease is twenty-one years or more commencing after the date of the application for a loan, or
- (v) the purchaser of the dwelling unit under an agreement for sale of land from the Director of The Veterans' Land Act (Canada).

LOAN AMOUNT

The homeowner is eligible for a loan up to \$7,500, part of which may be forgivable.

FORGIVABLE PORTION

A homeowner whose adjusted family income is \$6,000 or less is eligible for a maximum forgivable loan of \$4,000. In the case of a homeowner whose income exceeds \$6,000, the maximum forgivable loan would be \$4,000 minus \$1 for each \$1.25 of the homeowner's income exceeding \$6,000.

The following table illustrates the maximum forgivable loan at various income levels:

<u>Adjusted Family Income</u>	<u>Maximum Forgivable Loan*</u>
\$6,000 & under	\$4,000
7,000	3,200
8,000	2,400
9,000	1,600
10,000	800
11,000 - 12,500	0

* or cost of repairs, whichever is lesser.

Since most applicants' incomes do not fall exactly on the round figure (i.e. \$6,000, \$7,000, etc.) the following formula should be used to calculate the exact amount of forgiveness:

$$\text{Forgivable Loan} = \$4,000 - \left[\frac{\text{Adjusted Family Income} - \$6,000}{\$1.25} \right]$$

EARNING OF FORGIVENESS

The forgivable portion of the loan is forgiven at a rate of up to \$600 per year of continued ownership and occupancy. In

the event of the sale or lease of the home, or in the event of the homeowner ceasing to occupy the home, the forgivable loan becomes due and payable to the municipality.

However, in the event of the death of the owner, the widow or widower may continue to make repayments and earn forgiveness as long as he/she remains in occupation of the dwelling unit.

REPAYABLE PORTION

That portion of the loan not forgivable is repayable. The term of repayment is generally up to 15 years but may be extended to 20 years should the condition of the house after repairs warrant it. However, the term should not exceed the expected life of the dwelling.

INTEREST

The interest rate on the repayable loan is related to income as set out in the following table:

<u>Adjusted Family Income</u>	<u>Interest Rate On Repayable Loan</u>
\$3,000 & under	0 Per Cent
3,001-4,000	1
4,001-5,000	2
5,001-6,000	4
6,001-8,000	6
8,001-12,500	8

LOAN SECURITY

Both the forgivable and repayable portions of the loan are to be secured by a lien or a promissory note.

PROGRAM ADMINISTRATION

The municipality must provide the staff to undertake the administration for which it may retain a percentage of the amount of each approved loan from the total grant as shown by the following table:

<u>Municipal Population</u>	<u>Amount Retained by Municipality of Each Approved Loan</u>
Under 10,000	up to 10 per cent
10,000 - 99,999	up to 8 per cent
Over 99,999	up to 6 per cent

The responsibilities of the municipality, without limiting the generality of the following, would include:

- Advising interested parties.
- Inspecting properties for necessary and eligible repairs.
- Interviewing interested parties
- Obtaining credit report if considered necessary.
- Searching title to the property.
- Registering lien on title.
- Completing documentation with the applicant.
- Approving loan including both forgivable and repayable portions.
- Progress inspections if necessary.

- Inspecting work on completion.
- Advancing funds.
- Administering the loan account.
- Performing necessary accounting functions.
- Submitting quarterly and semi-annual reports to the Ministry.
- Making records available for audit, monitoring and evaluation by the Ministry.

All forms which are required to administer the program are available from the Ministry. Refer to Appendix 11 for a complete list of Community Renewal Branch publications.

To assist the municipalities participating in the program, the Ministry will conduct workshops in various areas of the Province.

Address all inquiries to:

Community Renewal Branch
Ministry of Housing
60 Bloor St.W, 8th Floor
Toronto, Ontario.
M4W 3K7.

Telephone: (416) 965-2826

Processing Procedures

- Form 1. Application for Grant
- Form 2. Preliminary Loan Application
- Form 3. Loan Register
- Form 4. Loan File Record Sheet
- Form 5. Inspection Report
- Form 6. Rehabilitation Schedule
- Form 7. Final Loan Application
- Form 8. Schedule of Advances and Progress Payments
- Form 9. Record of Repayment
- Form 10a. Quarterly Activity Summary
- Form 10b. Semi-Annual Demographic Summary
- Form 10c. Semi-Annual Work Cost Summary

Reporting

Filing

SECTION III

PROCESSING PROCEDURE

The purpose of this section is to outline the steps involved in processing an OHRP Homeowner's application. Please note that the forms with an asterisk by the form number signify a mandatory form (Forms 1, 2, 3, 7, 10a, 10b and 10c). You may alter or eliminate the use of any other form which is not mandatory. A flow chart (Appendix B) also outlines the basic steps in processing the application.

FORM 1*

MUNICIPAL APPLICATION FOR GRANT

The municipality must submit this form along with the required documentation each year it wishes to receive an OHRP Grant.

FORM 2*

PRELIMINARY LOAN APPLICATION

At the preliminary interview it is important to explain to the applicant the program characteristics as completely as possible to ensure that the applicant is aware of the eligibility criteria, eligible repairs and amount and nature of funds available. Information supplied by the applicant should be kept confidential.

Should the homeowner wish to make application, Form 2, the Preliminary Loan Application, should be completed by the interviewer and signed by the applicant. The application form should be completed in duplicate, the original to be retained by the municipality and the copy given to the applicant.

The applicant should be advised that in order to be eligible he must be the "owner" of the dwelling unit which must also be the applicant's principal residence.

In completing Form 2 particular attention should be paid to the following:

1. Loan Reference Number

A loan reference number should be assigned to the

applicant (upper right corner of application). The number is comprised of 10 digits. The first four digits will indicate the municipality, and will be provided by the Ministry. The remaining six digits will progress consecutively from 000001 (e.g. the first loan in Peterborough would be 1514000001). The loan reference number should be written on all documents.

2. Adjusted Family Income Calculations

a) Total Family Income

The total family income is the aggregate gross annual income from all sources of the principal wage earner of the family and his or her spouse during the twelve months immediately preceding the date of the application or during the preceding calendar year, whichever is the greater. Workmen's Compensation Payments, Mother's Allowance, Spouse's Allowance, Guaranteed Income Supplement and other such income which is not declared in the income tax return must also be included in calculating the total family income. The applicant should be advised that proof of income such as the most recent income tax return, T-4 slips or letter from the employer will be required.

b) Deductions

- i) The earnings of the spouse or \$1,000 whichever is the lesser.
- ii) \$300 for each dependent child.

iii) The first \$1,000 of earning of a one-parent family.

Widowed, divorced and other single parents with dependent children may make this deduction.

iv) Living out or travelling expenses of the principal wage earner of a family and his or her spouse, but not including living out or travelling expenses for which there is reimbursement by the employer or travelling expenses to and from the place of employment.

v) In the case of a self-employment of the principal wage earner of a family or his or her spouse, the expenses which are incurred in the earning of an income and which are permitted deductions under Income Tax Act (Canada).

c) Adjusted Family Income

The adjusted family income is simply the total family income minus the above deductions. The applicant is eneligible if the adjusted family income exceeds \$12,500.

3. Construction & Purpose of Loan

Note the applicants statement of the type of exterior and interior finish and the repairs needed.

The applicant should be advised of the following:

a) It is necessary to carry out a thorough inspection of the applicant's home to determine what repairs are required.

b) Only repairs which the Property Standards Officer (P.S.O.) considers necessary to bring the house to minimum standards will be eligible. Other improvements which are not eligible for assistance may be undertaken, however, the cost of this work must be borne completely by the homeowner.

- c) If the cost of the required repairs exceeds \$7,500, the applicant must contribute the difference.
- d) Repairs will not be funded retroactively. Work undertaken before the Final Loan Application (Form 7) is completed and approved and the applicant has been advised to proceed will not be eligible for assistance.
- e) Where a homeowner has received an OHRP loan for a dwelling unit, the homeowner cannot apply for nor receive further OHRP assistance for that dwelling unit.

4. Declaration

Before the applicant signs the declaration he should fully understand the following:

- a) eligibility criteria
- b) type of work eligible
- c) forgivable/repayable feature
- d) that a promissory note will be required or a lien will be registered on title as security for any loan, forgivable and/or repayable.

5. Inspection

If the preliminary income data and the type of repairs required indicate that the applicant may be eligible, arrangements should be made for the initial inspection. If the applicant is not eligible, he or she should be informed of the reason and it should be

noted on the Preliminary Loan Application, which should be filed for future reference.

FORM 3*

QUARTERLY LOAN REGISTER

When the Preliminary Loan Application form has been completed by an eligible applicant, the loan reference number, name and address should be recorded on the Loan Register form. Additional information requested on the Loan Register should be recorded when the Final Loan Application (Form 7) has been completed and approved.

A copy of this form should be submitted with Form 10a to the Community Renewal Branch at the end of each quarter and when requesting a further advance or reapplying for OHRP.

FORM 4*

LOAN FILE RECORD SHEET

The purpose of this form is to record the steps taken in processing the application. The Loan File Record Sheet should be affixed to the applicant's file.

FORM 5*

INSPECTION REPORT

The purpose of the initial inspection is to determine the

extent of repairs necessary to conform with the standards set by the municipality and approved by the Minister. It is important to conduct the inspection with the homeowner present. The owner's knowledge of the home will be of assistance in identifying certain deficiencies. The P.S.O. may also use this opportunity to correct any misconception that the homeowner may have of what work is eligible and to indicate what other work is eligible.

The Inspection Report (Form 5) must be completed by the P.S.O. as accurately and concisely as possible. A separate sheet may be used if necessary to provide sufficient detail.

Cost estimates must be prepared carefully as they will be used to check against contractors' estimates. The estimates should reflect both the cost of material which will be expected to endure a minimum of 15 years and a reasonable rate for labour.

However, should the homeowner request more expensive material such as brick cladding rather than aluminum siding, the difference in cost of the two materials must be borne by the homeowner.

In preparing the repair list and specifications, the P.S.O. should discuss with the applicant the building material to be used, the extent of the work and the method of completing it.

If it appears that the home is not below standard the homeowner should be advised that work is not required. If it appears that some work may not be eligible then it is important to give the homeowner the reason.

If the application is rejected for the above reasons this should be explained to the applicant at this time. The reasons should be noted on the applicant's file and a written notice of rejection and explanation should be sent to the applicant.

If the repairs are eligible the P.S.O. should explain the implications of the loan. It should be remembered that the loan must not exceed \$7,500. Should the P.S.O.'s estimate indicate that the cost of the work will exceed the maximum the homeowner should be informed that he or she must obtain the difference required.

FORM 6 REHABILITATION SCHEDULE/CONTRACTORS' OR

BUILDING SUPPLIERS' ESTIMATE

The Inspection Report should be reviewed and if found satisfactory, the list of work required, should be recorded on Form 6, without the P.S.O.'s estimate of costs.

Copies of Form 6 should be left with or forwarded to the applicant, requesting him to obtain two or more estimates from contractors. Work may be divided among two or more contractors if feasible, provided that all the work is covered.

Although the applicant may submit his own estimate for doing all or part of the work and may charge for material and/or labour, non-qualified applicants should be discouraged from undertaking repairs, which if done improperly, may constitute a health hazard (e.g. electrical, heating, plumbing).

The list should provide a detailed description of the work involved and the material to be used. The applicant should be cautioned not to permit the inclusion of other items to the list which the P.S.O. has not authorized.

The applicant should be advised to contact contractors and to submit two completed estimates as soon as possible. It should be emphasized to the applicant that the municipality has received a limited OHRP allocation.

The applicant should be advised that since the Final Loan Application (Form 7) is processed on a first come first served basis, the completed contractors' estimates should be returned promptly to ensure that funds will be available for the work.

The applicant should also be made aware of the additional information which will be required in order to complete Form 7 and should be requested to bring in the following information with the contractor's estimates:

- 1) Verification of income
- 2) Debt information
 - a) annual mortgage payments
 - b) municipal taxes
 - c) long-term debts (or payments, personal loan, home

improvement loan, etc.)

3) Proof of ownership

FORM 7*

FINAL LOAN APPLICATION

The interview, at which time the Final Loan Application is completed, provides an opportunity to offer financial and technical counselling. This may avoid future misunderstandings and it will ensure a successful rehabilitation operation. The interview should be conducted at the time the applicant submits the contractor's estimates and income and indebtedness data.

1. Property Indebtedness

The purpose of this section is to assist in determining an applicant's property debts and encumbrances. This mortgage information will be helpful in assessing the homeowner's ability to pay back the repayable loan portion of the total OHRP loan. The information on unpaid taxes and other encumbrances (liens, etc.) will also be of assistance in determining if the applicant is a good credit risk.

Should the interviewer wish to confirm the applicant's property indebtedness statements, the value of the mortgage(s) and other property encumbrances may be

verified through a title search where the applicant is owner in fee simple. The annual mortgage payments may be confirmed by a credit check through the local credit bureau, while the tax arrears will be shown in the municipality's records.

2. Cost Details

Review the contractors' estimates with the P.S.O's estimate. An acceptable estimate should be within 20% of the P.S.O's estimate. However, the homeowner should be cautioned against selecting an exceptionally low bid for it may be a result of the contractor cutting corners to reduce his costs by the use of inferior building materials and poor workmanship. If all the contractors' estimates are more than 20% above the P.S.O's estimate then the contractors involved should be contacted to ascertain the reason for their high estimates. If it appears that the P.S.O. may have erred in his original estimate then it should be revised and this new estimate should be used as a basis for choosing the contractor(s). If however the P.S.O. feels that all the contractors' estimates are excessively high then he may request that other estimates be obtained. The cost details section should be completed when agreement has been reached between the interviewer and applicant on the contractor(s) and estimated cost.

An applicant may wish to use some of his own resources to reduce the loan required through OHRP or to undertake other work which is required but cannot be covered by the \$7,500.

PROPOSED FINANCING

When the total cost of the work has been determined the next step is to complete the Proposed Financing section.

In completing this section the administrator should first calculate the amount of the forgivable portion and repayable portion of the total OHRP loan.

Since the forgivable portion is dependent upon the adjusted family income, the administrator should first verify the adjusted family income indicated on the Preliminary Loan Application (Form 2). Should the income statements which the applicant has brought in indicate a discrepancy, then both copies of Form 2 should be corrected and the corrections should be initialled by the applicant.

The following table illustrates the maximum forgivable loan at various income levels:

<u>Adjusted Family Income</u>	<u>Maximum Forgivable Loan*</u>
6,000 & under	4,000
7,000	3,200
8,000	2,400
9,000	1,600
10,000	800
11,000-12,500	0

* or costs of repairs,
whichever is lesser.

However, most applicants' incomes do not fall exactly on the round figure (i.e. \$6,000, \$7,000, etc.). Therefore, the following formula should be used to calculate the exact maximum amount of forgiveness:

$$\text{Maximum Forgivable Loan} = \$4,000 - \left[\frac{\text{Adjusted Family Income} - \$6,000}{\$1.25} \right]$$

The forgivable loan for a particular income cannot exceed the maximum as determined by this formula. However, a municipality may at its discretion establish forgivable loan levels below the maximum determined by this formula.

Example

Applicant's Total Loan = \$3,690
Adjusted Family Income = \$9,215

$$\begin{aligned} \text{Maximum Forgivable Loan} &= \$4,000 - \left[\frac{\$9,215 - \$6,000}{\$1.25} \right] \\ &= \$4,000 - \$2,572 \\ &= \$1,428 \end{aligned}$$

The maximum forgivable portion of the applicant's total loan is \$1,428.

Since the total OHRP loan is \$3,690, the applicant repays what the forgivable portion does not cover. In this case, the repayable portion is \$3,690 - \$1,428 = \$2,262.

Where the required repairs cannot be covered by the \$7,500 available through OHRP, the homeowner must provide the additional equity. The value of any additional equity should be indicated in the Borrower's Equity section.

OTHER FINANCING

Similarly, if the applicant obtains additional funds through a bank loan or a municipal loan and/or grant or through other sources such as private organizations or clubs the source, type and amount should be entered in the appropriate section.

LOAN APPLIED FOR

The Total Loan Amount, Forgivable Portion and Repayable Portion as calculated previously should be entered in this section.

The Interest Rate on the repayable portion is related to adjusted family income as shown in the following table:

<u>Adjusted Family Income</u>	<u>Interest Rate on Repayable Loan*</u>
\$3,000 & under	0 Per Cent
3,001 - 4,000	1
4,001 - 5,000	2
5,001 - 6,000	4
6,001 - 8,000	6
8,001 - 12,500	8

* The municipality cannot charge on interest rate in excess or below the rate shown for the income level

Interest Calculation Dates are at six month intervals commencing with the first day of the seventh full month

following the release of the last loan payment to the applicant. For example, if the last payment to the homeowner was released in March, the interest calculation dates would be October 1 and April 1.

The Amortization Period is the term of the loan in years. Although it may be as long as 20 years, it should not exceed the expected life of the dwelling. Also, the term chosen should not impose undue hardship on the homeowner. Hence, it is suggested that the administrator calculate with the homeowner the monthly repayments for a number of possible terms before finalizing the amortization period.

The Monthly Payment on the repayable portion is calculated by utilizing the Amortization Table (Appendix D) with the previously finalized repayable loan amount, interest rate, and amortization period. The following formula should be used to calculate the monthly payment:

$$\text{Monthly Payment} = \left[\frac{\text{Repayable Loan}}{\$1,000} \right] \times M$$

where M is the factor determined by the intersection of the appropriate amortization period line and interest column on the amortization table.

Example

Repayable Loan = \$2,262

Interest Rate = 8%

Amortization Period = 5 years

M (rounded off) = 20.21

$$\begin{aligned}\text{Monthly Payment} &= \left[\frac{\$2,262}{\$1,000} \right] \times 20.21 \\ &= \$2.262 \times 20.21 \\ &= \$45.72\end{aligned}$$

The monthly payment is \$45.72

The First Payment Date is the first day of the first full month following the release of the last loan payment to the applicant.

The Maturity Date is the due date of the last repayment as determined by the amortization period of the loan.

The Annual Amount of Forgiveness is the amount forgiven from the forgivable loan for each year of continued ownership and occupancy. The maximum which may be forgiven is \$600 per year.

GROSS DEBT SERVICE (G.D.S.) CALCULATIONS

It is necessary to calculate the G.D.S. percentage for all OHRP loans which have a repayable loan component. The purpose of this calculation is to assist the administrator in assessing the financial capability of the homeowner to assume the additional debt which would be incurred by participating in OHRP.

The following formula should be used in calculating the G.D.S. percentage:

$$\text{G.D.S. Percentage} = \left[\frac{\text{Total Annual Debt}}{\text{Gross Income}} \right] \times 100$$

Example

Annual Mortgage Payments	\$ 2,148.00
Annual Property Taxes Payment	\$ 520.00
Annual OHRP Loan Payment	548.64
Other Debts (Finance Co. for auto loan)	288.00
Total Annual Debt	<hr/> \$ 3,504.64

Gross Income = Total Family Income from Form 2

(e.g. from Form 2 = \$10,615.04

$$\begin{aligned} \text{G.D.S. Percentage} &= \left[\frac{\$ 3,504.64}{\$10,615.04} \right] \times 100 \\ &= 33.0\% \end{aligned}$$

Generally the G.D.S. percentage should not exceed 35%. Where the G.D.S. percentage exceeds 35% the administrator should give consideration to extending the amortization period, and by this means reducing the G.D.S. percentage by decreasing the monthly payments and thus decreasing the annual OHRP loan payments. If the G.D.S. still remains greater than 35%, the administrator should use good judgment in deciding whether or not a loan should be made. In reaching this decision the administrator may wish to consider the maturity date of the mortgage and other loans.

If the loan has been recommended, the administrator should review the loan application with the applicant and should request that the applicant read the declaration and sign and date the application.

If the loan is rejected the applicant should be informed of the reason(s).

LOAN APPROVAL

Where the administrator is authorized to approve a loan, it should be done at this point. The applicant should be asked to complete a promissory note (Appendix E) or be advised that a lien (Appendix F) will be registered against title for both the forgivable and repayable amount of the loan.

Where the administrator has approved the loan and a promissory note has been completed or a lien has been registered, a copy of the approved Final Loan Application should be given to the applicant. The applicant should be informed that he may now contact the chosen contractor(s) to commence work.

The applicant should be informed that as each contractor has completed his work the P.S.O. must be notified and the work inspected before payment can be made.

ADMINISTRATION ALLOWANCE

The municipality may retain a percentage of the amount of each approved loan which has been processed to completion of the work. The allowance is related to municipal population as illustrated in the following table:

<u>Municipal Population</u>	<u>Amount Retained by Municipality</u>
Under 10,000	up to 10 per cent
10,000 - 99,999	up to 8 per cent
Over 99,999	up to 6 per cent

The allowance up to the percentages listed above, is to be deducted from the total OHRP grant to the municipality for each approved loan.

FORM 8 SCHEDULE OF ADVANCES AND PROGRESS PAYMENTS

A municipality may have its own method of accounting for the funds issued under this program. For those municipalities which have no such system, Form 8 should be prepared at the time the loan is approved in order to record advances and progress payments.

If the homeowner requires funds to purchase materials an advance on the loan can be made. This information should be recorded on Form 8.

As each contractor has completed his work and requests payment, the P.S.O. should inspect to determine if the specified work has been done satisfactorily and ascertain if the payment requested by the contractor exceeds the contractor's estimate.

If the contractor requests progress payments, the inspector should determine whether there is compliance of the work with

approved standards, and estimate the value of the work completed to ensure that sufficient funds are retained to cover the cost of completing the remaining work.

The cheques are made payable to the borrower and sent to him. The name of the contractor may also be added to the cheque. The Minister's card to the homeowner (Appendix I) should be enclosed with the first cheque to the homeowner.

Lien holdbacks should not be retained by the municipality. However, the applicant may do so if he wishes.

LOAN ADJUSTMENTS

As the work progresses or on completion, the estimates may not prove to be entirely accurate. While owners should enter into firm price contracts this may not always be possible. Where cost exceeds the approved amount an owner may apply for a loan increase providing:

- (1) the increased loan does not exceed the maximum loan established by the regulation, and
- (2) the additional work has been verified by the P.S.O. and is considered necessary to meet the approval standards and the cost is reasonable.

Applications for loan revisions may be considered by the municipality, but should be carefully reviewed and approved only if fair and reasonable. The final application should reflect the revised estimates. In no event shall the maximum loan exceed the limits as prescribed in the regulations.

The lien or promissory note should be amended to reflect any changes in the loan.

FORM 9

RECORD OF REPAYMENT

When a loan has been approved, a Record of Repayment form should be established in the name of the homeowner. Space is provided for information pertaining to the total loan, the forgivable and repayable portions and the lien. There is also space to indicate the payments to be made by the homeowner, interest charged, the outstanding balance of the repayable portion and the monthly earnings and balance of the forgivable portion of the loan.

Loan repayments as determined by the municipality should commence the month following completion of the work. Repayments should be made monthly. The municipality may wish to advise the homeowner it will accept a series of post-dated cheques, or suggest alternative methods of payments.

Interest on the repayable portion of the loan shall start to accrue from the first day of the month following the issuance of the last payment. Interest is calculated every six months and not in advance. Please note that the equal blended monthly payments which are determined by the amortization table are based on interest calculated every six months and not in advance. Therefore it is not necessary to calculate interest separately.

The homeowner may repay the outstanding balance of the repayable portion of the loan at any time without penalty.

However, the lien cannot be discharged or the promissory note returned until the forgivable portion of the loan has been earned or repaid by the homeowner. Refer to Appendix H for method of calculating balance of loan outstanding.

In the event of the sale or lease of the home, or in the event of the homeowner ceasing to occupy the home, the balance of the repayable loan and the unearned forgivable loan shall immediately become due and payable.

Repayment of the loan is an obligation of the homeowner and the municipality must make every effort to see that the account is kept current. The use of Form 9 will assist the municipality in reviewing the current status of repayments for all loans. When the loan has been fully paid and/or earned the homeowner should be notified and the lien discharged (Appendix G) or the promissory note returned to the homeowner.

All repayments must be deposited in the municipality's OHRP fund to be used for loans pursuant to the regulations. Similarly, all interest accruing to the OHRP fund must also be retained in the fund.

FORM 10a

QUARTERLY ACTIVITY SUMMARY

The municipality is required to submit Forms 10a and 3 within 10 days of the end of each quarter (June 30, September 30, December 31, March 31) and when requesting a further advance

or reapplying for OHRP.

The requested information for the following periods should be registered on Form 10a:

1) This Quarter

For the previous three months or parts thereof if reapplying or requesting a further advance

2) Fiscal Year to Date

As the provincial fiscal year is from April 1 to March 31, this period is from April 1 up to and including this quarter or part thereof if reapplying or requesting a further advance.

3) Program Start to Date

For the period from the municipality's initial entry into the program up to and including this quarter or part thereof if reapplying or requesting a further advance.

FORM 10b*

&

FORM 10c*

SEMI-ANNUAL DEMOGRAPHIC SUMMARY

SEMI-ANNUAL WORK COST SUMMARY

The municipality is required to submit Forms 10b and 10c within 10 days of September 30 and March 31. The requested information for the following periods should be registered on Forms 10b and 10c:

1) This Period

For the previous 6 months from April 1 to September 30 or from October 1 to March 31.

2) Fiscal Year to Date

As the provincial fiscal year is from April 1 to March 31, the data will be for the period from April 1, to September 30 or from April 1 to March 31.

3) Program Start to Date

For the period from the municipality's initial entry into the program up to and including the previous 6 months.

REPORTING

The Community Renewal Branch is continually monitoring and evaluating the progress of the Ontario Home Renewal Program on a municipal and Province-wide basis. To assist the Branch in this regard the municipalities are required to submit on a regular basis the Quarterly (Forms 3, 10a) and Semi-Annual (Forms 10b, 10c) Reports.

QUARTERLY FORMS

Forms 3 and 10a are to be submitted within 10 days of the end of each quarter (June 30, September 30, December 31, March 31) and when requesting a further advance or reapplying for OHRP.

SEMI-ANNUAL FORMS

Forms 10b and 10c are to be submitted within 10 days of September 30 and March 31.

FILING

To assist in administering the program efficiently it is recommended that the following files be utilized:

- 1) General File 1 containing all applications as they are received.
- 2) General File 2 containing applications which have been rejected at the preliminary application stage.
- 3) General File 3 containing the Quarterly Loan Register (Form 3) and Quarterly Activity Summary (Form 10a) which are submitted quarterly to the Community Renewal Branch.
- 4) General File 4 containing copies of the Semi-Annual Demographic Summary (Form 10b) and Semi-Annual Work Cost Summary (Form 10c) which is submitted semi-annually to the Community Renewal Branch.
- 5) Individual files containing the applicant's Preliminary Application form (Form 2) and other applicant data and forms.
- 6) Individual files containing the applications and other data on the applicants which have withdrawn or whose applications have been rejected during processing.
- 7) A record containing financial data pertaining to the disbursement of OHRP grants to the municipality, interest accruing to the grants and the repayments received from homeowners.

SECTION IV
APPENDICES

A.	Legislation	A - 1
B.	Flow Chart and Delivery Guidelines	B - 1
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Legislation

REGULATION MADE UNDER
THE HOUSING DEVELOPMENT ACT
ONTARIO REGULATION 688/74 AND
AMENDMENTS THERETO

(Note: References are to 688/74 unless otherwise indicated)

GENERAL

Interpretation

1. In this Regulation,

- (a) "adjusted family income" means the gross annual income from all sources of the principal wage earner of a family and his or her spouse during the twelve months immediately preceding the date of the application for a loan or during the preceding calendar year, whichever is the greater, after deducting therefrom,
- (i) earnings of the spouse up to \$1,000,
 - (ii) \$300 for each dependent child,
 - (iii) the first \$1,000 of earnings of a one-parent family,
 - (iv) living out or travelling expenses of the principal wage earner of a family and his or her spouse, but not including living out or travelling expenses for which there is reimbursement by the employer or travelling expenses to and from the place of employment, and
 - (v) in the case of self-employment of the principle wage earner of a family or his or her spouse, the expenses which are,
 - a. incurred in the earning of income, and
 - b. permitted deductions under The Income Tax Act (Canada).

(O.R. 749/75)

- (b) Revoked by O.R. 749/75
- (c) "dwelling unit" means a self-contained unit occupied as a principal residence by a family;
- (d) "Federal funding" means loans made under section 34.1 of the National Housing Act (Canada) R.S.C. 1970, chapter N-10 amended by 1973, c.18 (Can);
- (e) "fiscal year" means the period from the 1st day of April in one year to the 31st day of March in the next year;
- (f) "fund" means the Fund established under the provisions of clause f of section 4 of this Regulation;
- (g) "loan" means moneys advanced to an owner for the repair, rehabilitation and improvement of a dwelling unit; and
- (h) "owner" means a person who is an occupant of a dwelling unit and is,
 - (i) an owner in fee simple of the dwelling unit either solely, or as a joint tenant or tenant in common,
 - (ii) the purchaser, either solely or jointly, for valuable consideration under a long-term agreement of purchase and sale of the dwelling unit,
 - (iii) the holder of a life estate in the dwelling unit,
 - (iv) the owner of the dwelling unit but not of the land on which the dwelling unit is situated, and who is the lessee of such land under a lease where the unexpired term of the lease is twenty-one years or more commencing after the date of the application for a loan, or
 - (v) the purchaser of the dwelling unit under an agreement for sale of land from the Director of the Veterans' Land Act (Canada).

(O.R. 776/76)

Grants

2---(1) The Minister may make annual grants up to an amount based on the population of the municipality as shown in the municipal directory prepared by the Ministry of Treasury, Economics and Intergovernmental Affairs for the year in which the grants are made multiplied by the appropriate amount as set out in Schedule 1 to municipalities that make application for a grant in accordance with Form 1 and attach with the application,

- (a) certified copies of all by-laws passed under section 36 of The Planning Act or under any private Act of the Province of Ontario or, where no such by-laws have been passed, certified copies of all resolutions of the council of the applicant municipality pertaining to building maintenance, health, safety and sanitary conditions;
- (b) where the applicant is an area municipality within a regional area, a certified copy of a resolution of the council of the regional municipality confirming that the regional municipality will not be making an application for an annual grant; and
- (c) a certified copy of a resolution of the council of the applicant municipality authorizing the application.

(2) Revoked by O.R. 264/77.

(3) Where the applicant is a regional municipality, the computation of grants shall be based on the population of each constituent area municipality.

(4) Where a municipality fails to use the whole or any part of the fund established by that municipality under clause f of section 4 for the purposes for which the fund was established, the Minister may require repayment by that municipality to the Province of Ontario of the whole or any part of the fund.

3----It is a condition attaching to all grants made by the Minister under this Regulation to a municipality that the moneys in the fund established under clause f of section 4 be used by the municipality only to make Loans, not exceeding \$7,500 less any amounts received through Federal funding, to owners who make application therefor in accordance with Form 2, residing within the municipality and qualifying for a loan under this Regulation to assist in the repair, rehabilitation and improvement of real property used for residential purposes, which property is occupied by the owner thereof.
(O.R. 749/75)

4----Clauses a, b and c revoked by O.R. 749/75.
Clause d revoked by O.R. 776/76.

(e) ensure that there be taken in the name of the municipality as security for any loan, including the forgivable and repayable portions thereof, a lien as provided for by subsection 2 of section 2a of the Act or a promissory note as provided for by subsection 4 of section 2a of the Act.

(O.R. 776/76)

(f) establish a fund and deposit in the fund all moneys received pursuant to this Regulation, all moneys received in repayment of loans made under this Regulation, and all interest accruing thereon;

(g) provide the Minister with whatever information, records or accounts he may require pertaining to any application, loan or any other matter provided for in this Regulation; and

(h) be allowed to retain out of the grant to the municipality as charges for the processing of loans amounts calculated as set out in Schedule 3;

(O.R. 749/75)

and

(i) ensure that where there are by-laws as referred to in clause a of subsection 1 of section 2 loans shall be made to bring dwellings up to the standards set out in the by-laws, or where there are no such

by-laws, loans shall be made to bring dwellings up to the standards set out in the resolutions referred to in clause a of subsection 1 of section 2.

(O.R. 749/75)

5----(1) The Minister may make loans up to a maximum of \$7,500 to owners who make application in accordance with Form 2 provided that such owners do not reside within a municipality but otherwise qualify for a loan under this Regulation
(O.R. 749/75)

(2) It is a condition of every loan made by the Minister under this section that the owner receiving the loan shall give the Minister as security for the repayment of the amount loaned, including the forgivable portions thereof, and interest thereon, a lien or charge upon the land in respect of which the loan is made or a promissory note, as the Minister may require.

(O.R. 776/76)

6----No person qualifies for a loan under this Regulation whose adjusted family income exceeds \$12,500.
(O.R. 1007/75)

7----Interest rates on the repayable portion of the loan to the owner shall be related as set out in Schedule 2 to the adjusted family income of the owner.

8----No loan to an owner under this Regulation shall exceed the total cost of the repairs, rehabilitation and improvements for which the loan was made.

9----(1) In the event of the sale or lease of a dwelling unit, or in the event of the owner ceasing to occupy a dwelling unit, any loan under this Regulation made to the owner shall immediately become due and repayable to the municipality.

(2) Where an owner dies, subsection 1 does not apply so long as the widow or widower of the owner remains in occupation of the dwelling unit.
(O.R. 776/76)

10----(1) Any loan or part thereof made under this Regulation may be forgiven provided that the total maximum amount that may be forgiven shall not exceed \$4,000 and this amount shall be reduced by \$1 for each \$1.25 of the adjusted family income over \$6,000 and the maximum amount which may be forgiven in each full year of occupancy shall not exceed \$600.
(O.R. 776/76)

(2) Notwithstanding subsection 1, where in the opinion of the Minister, repayment of a loan constitutes a hardship to an owner, the whole or any part of the loan may be forgiven or the repayment thereof postponed.
(O.R. 776/76)

SCHEDULE 1

Population of Municipality	Grant Allocation Formula
Under 500	3.18 per cent of the population multiplied by \$3,450, or \$29,000, whichever is greater
500 to 9,999	the population multiplied by \$4.21 plus \$52,895
10,000 to 99,999	the population multiplied by \$2.27 plus \$72,223
100,000 to 149,999	\$300,000 flat rate
150,000 and over (O.R. 264/77)	the population multiplied by \$2

SCHEDULE 2

Adjusted Family Income	Percentage on Interest Rate on Repayable Loan
\$3,000 and under	0
3,001 - 4,000	1
4,001 - 5,000	2
5,001 - 6,000	4
6,001 - 8,000	6
8,001 and over	8

SCHEDULE 3

Municipality Population	Amount
Less than 10,000	10 per cent of each approved loan.
Between 10,000 and 99,999	8 per cent of each approved loan.
Over 99,999	6 per cent of each approved loan.
(O.R. 749/75)	

FORM 1

The Housing Development Act

ONTARIO HOME RENEWAL PROGRAM

Application for Grant
(to be submitted in triplicate)

Geographic Code
(assessment)

OHRP

--	--

County
Region

--	--

Municipality

1. The hereby applies for a provincial
(name of municipality)
grant for the purpose of making loans to owners of real property
used for residential purposes to assist in the repair,
rehabilitation and improvement of dwelling units pursuant to The
Housing Development Act and the regulations and subject to the
limitations thereof.

\$

Provincial Grant Amount

19		to 19	
----	--	-------	--

Fiscal Year

2. Population as shown in the current year municipal directory
prepared by the Ministry of Treasury, Economics and Inter-
governmental Affairs

--

Amount of moneys requested

\$

3. The Corporation also applies for an accountable advance and
agrees to account for this amount for further payments through
the submission of Quarterly Yearly Activity Reports.

\$

Accountable Advance

4. Estimated Housing Conditions (municipal) as per OHRP regulations

Rehabilitation	Percentage of units
Required	
Not Required	
Beyond Repair	
Total Number of Units in municipality	

Income Range Distribution of Households (municipal)

R A N G E	Percentage	R A N G E	Percentage
0 - 4,999		10,000 - 14,999	
5,000 - 6,999		15,000 - 19,999	
7,000 - 9,999		20,000 and over	
Average Household Income			
Total Number of Households			

5. The Corporation agrees to comply with The Housing Development Act and the regulations of this program.

.....
 (clerk of the municipality or
 other person authorized to
 sign this application)

DAY	MONTH	YEAR
-----	-------	------

Application Date

Approved

.....
For Ministry of Housing

DAY	MONTH	YEAR

Approval Date

NOTE: Attach hereto the copies of all the documents required
to be forwarded by the municipality pursuant to sub-
section 1 of section 2 of this Regulation.
(O.R. 264/77)

FORM 2

The Housing Development Act

PRELIMINARY LOAN APPLICATION
(to be submitted in duplicate)

The Minister of Housing or the
municipality (whichever is
applicable)

Loan Reference Number

Name of Applicant

Date

Address of dwelling unit
of applicant

Telephone Number

Age

Marital Status

☐

single

☐

widow

☐

separated

☐

married

☐

widower

☐

divorced

Number of dependants (excluding
spouse)

Number of years resident at
present address

Children

Employed by

Occupation

Number of years with employer

GROSS ANNUAL INCOME

Principal wage earner of family..... \$.....

Gross annual income of spouse..... \$.....

Total family income..... \$.....

Less:

the earnings of the spouse up
to \$1,000 \$.....

\$300 for each dependent child \$.....

the first \$1,000 of earnings
of one-parent family \$.....the living out or travelling
expenses \$.....in the case of self-employment,
the expenses allowed under the
Income Tax Act (Canada) \$..... _____ADJUSTED FAMILY INCOME..... \$.....
=====

CONSTRUCTION

Exterior

☐ wood frame☐ solid masonry☐ plaster☐ drywall☐ brick☐ other (specify)☐ plywood☐ other (specify)

PURPOSE OF LOAN

List items for repair, rehabilitation and improvements (attach
separate sheet if necessary).

1. I certify that I am the owner and occupant of

.....
(address of dwelling unit)

2. I hereby apply for a loan for the said dwelling unit under section 2a of The Housing Development Act and regulations.

3. I have not previously applied for nor received assistance for the said dwelling unit under section 2a of The Housing Development Act and regulations and have not received Federal funding for the said dwelling unit.

4. To the best of my knowledge and belief the foregoing information is true and accurate.

5. I will provide the Minister of Housing or the municipality (as the case may be) with whatever information, records or accounts that may be required in connection with this application.

6. I consent to whatever inspections of the said dwelling unit or verification of income that are required by the Minister of the municipality (as the case may be).

.....
(signature of applicant)

MUNICIPAL USE ONLY

Inspection authorized

☐ yes

☐ no

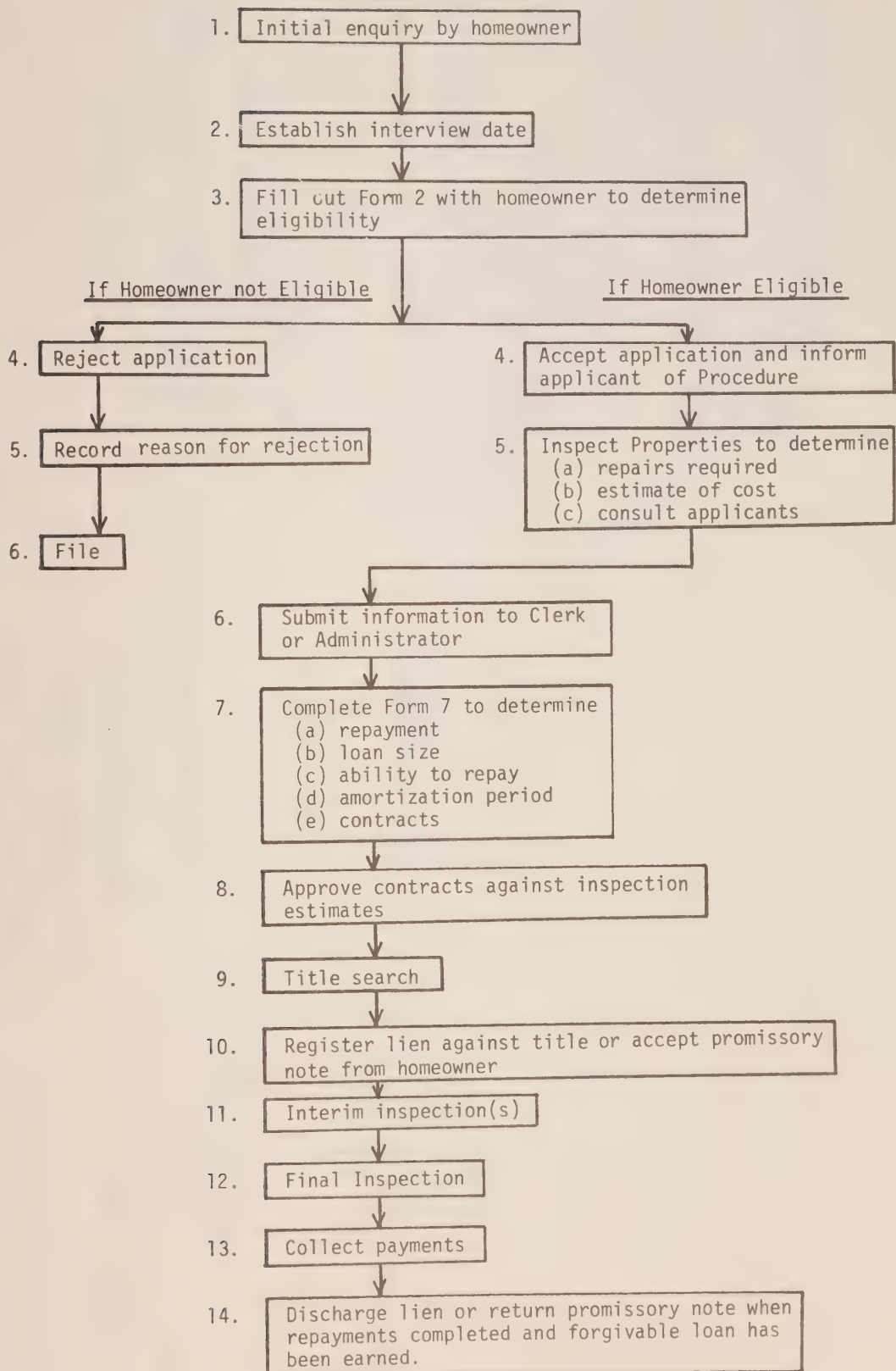
Date of inspection

If no, specify reasons

.....
(authorized signature)

(O.R. 776/76)

Flow Chart and Delivery Guidelines

OHRP DELIVERY FLOW CHART

ONTARIO HOME RENEWAL PROGRAM

GENERAL DELIVERY GUIDELINES

APPLICANT ACTION

PROGRAM ADMINISTRATORS

ACTION SUGGESTED

1) INITIAL ENQUIRY

- a) Telephone call to Municipality)
b) Written request for information)

CLERK OR ADMINISTRATOR

- a) Determine if eligible i.e. income, general program criteria

If Applicant Eligible

- b) Establish interview date

2) MEETING WITH PROGRAM ADMINISTRATOR

- a) Should know type of work needed)
b) Should have access to, or possession of necessary income data)

CLERK OR ADMINISTRATOR

- a) Assist in the completion of Form 2, Initial Application Form

If Applicant Eligible

1. accept application
2. inform applicant of administrative procedures i.e. - inspection of home by PSO
- registering of lien on property
- system of forgivable and repayable loans.

- b)

If Applicant Ineligible

1. reject application formally, usually in letter form.
2. record rejection reason in program files.
3. file.

* Note: Each applicant enquiry must be given a loan number. This includes all successful and unsuccessful applicants.

APPLICANT ACTION

- 3) FOLLOWING MEETING WITH PROGRAM ADMINISTRATOR, APPLICANT SHOULD BE AWARE OF:)
- administrative procedures)
- administrative duration)

PROGRAM ADMINISTRATOR

PROPERTY STANDARDS OFFICER

ACTION SUGGESTED

Following completion and acceptance of Form 2, the PSO should:

- inform applicant of reasons for visit, time of visit, extent of inspection, possible ramifications of inspection.
- inform applicant of his/her responsibilities under the program, i.e. obtain a minimum of two (2) private contractors' estimates.
- Those municipal officers involved with administering the program should study the competitive bids prepared by contractors, and submitted by the applicant to the administrators.

If Applicant Eligible & Estimates Acceptable:

1. the municipality should proceed with the completion of Form 7, the final loan application.

If Unacceptable

2. the municipality must conclude all administration of the homeowner's application, and
3. record reason(s) for rejection in program files.

- 4) UPON COMPLETION OF PSO'S INSPECTION OF APPLICANT'S DWELLING, HOMEOWNER MUST OBTAIN AT LEAST TWO (2) PRIVATE CONTRACTORS' ESTIMATES, AND FORWARD THESE TO THE PROGRAM ADMINISTRATORS FOR EXAMINATION.

CLERK, ADMINISTRATOR OR
PSO.

APPLICANT ACTION

5) APPLICANT MUST ASSIST IN THE COMPLETION OF FORM 7, THE FINAL LOAN APPLICATION, BEFORE ANY CONTRACTS ARE LET, MONIES ADVANCED, OR WORK STARTED. THE APPLICANT SHOULD ALSO BE CONSULTED AS TO THE CHOICE OF CONTRACTORS SELECTED BY THE PROGRAM ADMINISTRATORS.

6) THE APPLICANT SHOULD BE KEPT INFORMED OF THESE PROCEDURES THROUGHOUT THE ADMINISTRATION OF THE LOAN:

PROGRAM ADMINISTRATORS

THE CLERK, OR ACCOUNTS STAFF.

ACTION SUGGESTED

The proper administrative people should complete Form 7 to determine:

- a) repayment characteristics
- b) loan size
- c) ability to repay
- d) amortization period

1) The administrators must have clear knowledge of the applicant's annual gross income and gross debts. This is calculated by referring to the GDS box on Form 7.

2) After determination of the applicant's debt situation, a fair repayment schedule may be produced, with payments on the repayable portion spread from 1 to 20 years.

3) The amortization table should be used to calculate the monthly payments. The length of repayment is negotiable between the applicant and program administrator.

4) The title must be searched to determine the presence of previous mortgages, unpaid taxes or liens on the property.

5) A promissory note must be signed by the applicant or a lien must be placed on the property by the municipality to ensure repayment of an OHRP loan. The lien or promissory note applies to both the forgivable and repayable portions of a loan.

APPLICANT ACTION

7) THE APPLICANT SHOULD BE AWARE OF CONSTRUCTION IMPLEMENTATION SCHEDULE

PROGRAM ADMINISTRATORS

The administrators must inform applicant of:

1. construction commencement
2. method of payment, i.e. double signing of cheques, with contractor and homeowners signature.

8) APPLICANT, UPON COMPLETION OF REPAIRS MUST START REPAYMENT OF LOAN.

The administrators must organize repayment system, which involves:

- 1) setting up separate fund for OHRP monies for Province, as well as repayment of funds to the program from homeowners.
- 2) organize billing technique, i.e. on the same form as other municipal taxes, but listed as a separate item.
- 3) keep individual files on each successful applicant.
- 4) monitor repayments from each applicant.
- 5) submit quarterly reports on Forms 3 and 10a to the Community Renewal Branch.
- 6) submit semi-annual report on Forms 10b & 10c.
- 7) discharge lien or return promissory note when repayable loan has been repaid and forgivable loan has been earned.

ACTION SUGGESTED

If Work Multi-Staged

Funds may be advanced upon completion of different project stages.

If Work Involves One Project

Funds should not be released until project inspected and approved by PSO.



Municipal Application For Grant *
Form 1

C - 1

to be submitted in triplicate

OHRP

5	1
County Region	

1	4
Municipality	

Geographic Code (Assessment)

The Town of Missinabi hereby applies for a Provincial Grant for the purpose of making loans to owners of real property used for residential purposes to assist in the repair, rehabilitation, and improvement of dwelling units pursuant to the Housing Development Act and the Regulations and subject to the limitations thereof.

\$ 72,745.15
Provincial Grant Amount

19

7	7
---	---

 to 19

7	8
---	---

Fiscal Year

Population as shown in the current year Municipal directory prepared by the Ministry of Treasury Economics & Intergovernmental Affairs.

4,715
Population of Municipality

Amount of moneys requested pursuant to Schedule 1 of The Regulation

\$ 72,745.15

The Corporation also applies for an accountable advance, and agrees to account for this amount for further payments through the submission of quarterly activity reports.

\$ 18,186.29

Accountable Advance

Estimated Housing Conditions (Municipal)
as per OHRP Regulations

Rehabilitation	% of Units
Required	16
Not Required	83
Beyond Repair	1
Total Number of Units in Municipality	1,178

Income Range Distribution of Households (Municipal)

Range \$	%	Range \$	%
0 - 4,999	30	10,000 - 14,999	10
5,000 - 6,999	40	15,000 - 19,999	7
7,000 - 9,999	10	20,000 +	3
Average Household Income		\$7,140.00	
Total Number of Households		1,165	

The Corporation agrees to comply with the Housing Development Act and the Regulations of this program.

Clerk of the Municipality or other
person authorized to sign this application

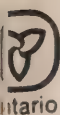
Approved

For Ministry of Housing

Day Mon. Year
0 6 0 4 7 7
Application Date

Day Mon. Year
Approval Date

Note: Attach hereto the copies of all the documents required to be forwarded by the Municipality pursuant to Subsection 1 of Section 2 of this regulation.



Preliminary Loan Application

Submit in Duplicate

Ministry of Housing or Name of Municipality (whichever is applicable)		Date	Loan Reference No.
Town of Missinabi		Jan. 18, 1977	5114000020
Name of Applicant		Telephone No.	
Mr. J. Thorpe		335-4613	
Address of Dwelling Unit of Applicant			
45 Victoria St., Missinabi, Ontario.			
Marital Status			
<input type="checkbox"/> Single <input checked="" type="checkbox"/> Married <input type="checkbox"/> Widow <input type="checkbox"/> Widower <input type="checkbox"/> Separated <input type="checkbox"/> Divorced			
Number of Dependents (excluding spouse)		Number of Children	
38		2	
Employed by		No. Years Resident at Present Address	
Mariposa Manufacturing Limited		15	
127 Industry Road, Missinabi, Ontario		No. of Years with Employer	
		10	
Adjusted Family Income (refer to Regulation 688/74 as amended)			

Gross Annual Income	
Principal Wage Earner of Family	\$ 9,815.00
Gross Annual Income of Spouse	\$ 800.04
Total Family Income	\$ 10,615.04
Deductions:	
The earnings of the spouse up to \$1,000	\$ 800.04
\$300 for each dependent child	\$ 600.00
The first \$1,000 of earnings of a one parent family	\$
Living out or travel expenses	\$
In the case of self-employment, the expenses allowed under the Income Tax Act (Canada)	\$
Total deductions	\$ 1,400.04
Adjusted Family Income	\$ 9,215.00

Exterior		Interior Finish	
<input type="checkbox"/> Woodframe <input type="checkbox"/> Solid Masonry	<input checked="" type="checkbox"/> Plaster <input type="checkbox"/> Drywall		
<input type="checkbox"/> Brick <input type="checkbox"/> Other (specify)	<input type="checkbox"/> Plywood <input type="checkbox"/> Other (specify)		

Purpose of Loan (List items for repair, rehabilitation and improvements — attach separate sheet if necessary.)	
New roof, insulation, new furnace and ducts.	
100 amp service.	

Important	
1. I certify that I am the owner and occupant of <u>45 Victoria St., Missinabi, Ontario</u> (Address of Dwelling Unit)	
2. I hereby apply for a loan for the said dwelling unit under the Housing Development Act and Regulations.	
3. I have not previously applied for nor received assistance for the said dwelling unit under the Housing Development Act and Regulations.	
4. To the best of my knowledge and belief the foregoing information is true and accurate.	
5. I will provide the Minister of Housing or the Municipality (as the case may be) with whatever information, records, or accounts that may be required in connection with this application.	
6. I consent to whatever inspections of the said dwelling unit or verification of income by the Minister or the Municipality (as the case may be)	
Signature of Applicant <u>J. Thorpe</u>	

Municipal Use Only		Name of Area and Nearest Intersection	
<input type="checkbox"/> Neighbourhood Improvement Program Area <input type="checkbox"/> Special Rehabilitation Assistance Program Area		Victoria and Main	
Section Authorized		Authorized Signature	Date of Inspection
<input type="checkbox"/> Yes <input type="checkbox"/> No (specify reasons)		<u>D.L. Morris</u>	Jan. 25, 1977



Home
Renewal
Program

Town of Missinabi

Quarterly Loan Register

Form 3.

Geographic Code: _____

O.H.R.P. 51

Ontario

Submit in duplicate

March 31, 1977

Quarter Period Ending

Authorized by (Name of Municipal Official)	Signature	Date
D.L.Harris, Clerk-Treasurer	<i>D. L. Harris</i>	April 6, 1977

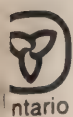


Ontario

Name	Mr. J. Thorpe	Loan Ref. No.	5114000020
------	---------------	---------------	------------

To be checked and initialled by staff member

Action	Date	Report Attached	Initial
<input checked="" type="checkbox"/> Initial Interview	Jan. 18/77	x	DH
<input checked="" type="checkbox"/> Inspection of Work to be Done	Jan. 25/77	x	DH
<input checked="" type="checkbox"/> Inspectors Estimate of Work	Jan. 25/77	x	DH
<input checked="" type="checkbox"/> Review with Applicant	Jan. 25/77	x	DH
<input checked="" type="checkbox"/> Title Search Obtained	Jan. 31/77	x	DH
<input checked="" type="checkbox"/> Selected Contractor's Estimates	Feb. 15/77	x	DH
<input checked="" type="checkbox"/> Notification (if any) to Mortgagees	Feb. 16/77	x	DH
<input checked="" type="checkbox"/> Verification of Income	Feb. 15/77	x	DH
<input checked="" type="checkbox"/> Final Loan Application Taken	Feb. 15/77	x	DH
<input checked="" type="checkbox"/> Loan Recommended	Feb. 15/77	x	DH
<input checked="" type="checkbox"/> Loan Approved	Feb. 16/77	x	DH
<input checked="" type="checkbox"/> Registration of Loan & Number	Feb. 16/77	x	DH
<input type="checkbox"/> Application Rejected if Applicable			
<input checked="" type="checkbox"/> Lien Registered as per Regulations	Feb. 18/77	x	DH
<input checked="" type="checkbox"/> Contract Awarded	Feb. 18/77	x	DH
<input type="checkbox"/> Advance Payment			
<input checked="" type="checkbox"/> Progress Payments	1. March 11/77	x	DH
	2. March 29/77	x	DH
<input checked="" type="checkbox"/> Final Inspection	March 28/77	x	DH



Inspection Report

Town of Missinabi

To be completed by inspector

Municipality

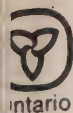
Applicant	Mr. J. Thorpe	Date	Jan. 25/77	Loan Reference No.	5114000020
Address	45 Victoria St.				

Work Required	Labour	Materials	Total
Remove old shingles on roof of house and cover with 1/4" plywood and reshingle with 210 lb. asphalt self seal shingles.	250	500	750
Install galvanized evestrough, prime and paint.	80	110	190
Install R28 fiberglass insulation in attic.	90	300	390
Remove existing furnace and install new forced air gas furnace including adapting ductwork and electrical controls.	250	710	960
Install 100 amp. panel, relocate meter outside, replace wiring, add additional outlets to bring service up to Hydro standards.	400	700	1100
Remove concrete post in center of basement and replace with jack post under beam.	15	15	30
Point up outside of basement wall from grade up with sand and cement, remove heaved material.	140	100	240
Total	1,225	2,435	\$3,660

Comments

Inspection Type	Report No.	Estimated Remaining Life After Rehabilitation Years	Value of Work Completed \$
<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Progress <input type="checkbox"/> Final		15	

Inspector's Signature
M. Harding



Rehabilitation Schedule / Contractors' or Building Suppliers' Estimate

Town of Missinabi

Municipality

Applicant	Mr. J. Thorpe	Date	Jan. 25/77	Loan Reference No.	5114000020
Address	45 Victoria St.				

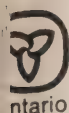
To be completed by Inspector	Work Required	To be completed by contractor		
		Labour	Material	Total
	Remove old shingles on roof of house and cover with 1/4" plywood and reshingle with 210 lb. asphalt self seal shingles.	250	550	800
	Install galvanized evestrough, prime and paint.	90	85	175
	Install R28 fiberglass insulation in attic.	70	300	370
	Remove existing furnace and install new forced air gas furnace including adapting ductwork and electrical controls.	300	750	1,050
	Install 100 amp. panel, relocate meter outside, replace wiring, add additional outlets to bring service up to Hydro standards.	320	700	1,020
	Remove concrete post in center of basement and replace with jack post under beam.	12	13	25
	Point up outside of basement wall from grade up with sand and cement, remove heaved material.	135	195	250
Total		1,177	2,513	\$3,690

The above items specify the improvements and/or repairs required to meet local occupancy and building maintenance standards, or standards acceptable to the Ministry of Housing.

APPLICANT: Please obtain Contractor(s) Estimate as soon as possible. These costs will be considered in determining loan financing available.

CONTRACTOR: Costs to include materials, labour, all applicable taxes, and removal from property of existing materials as necessary. You may use your own form of estimate or attach continuation sheet(s) if necessary.

Contractor Name	Address	Telephone
Drone Contracting Ltd.	180 Mariposa St., Missinabi	337-1240
No. of Days Required to Complete Above Mentioned Work	Contract Price Good Until - Date:	Signature
14 days	March 9, 1977	P.R. Drone
		Date
		Feb. 9, 1977



Rehabilitation Schedule / Contractors' or Building Suppliers' Estimate

Town of Missinabi

Municipality

Applicant	Mr. J. Thorpe	Date	Jan. 25/77	Loan Reference No.	5114000020
Address	45 Victoria St.				

To be completed by Inspector	Work Required	To be completed by contractor		
		Labour	Material	Total
	Remove old shingles on roof of house and cover with 1/4" plywood and reshingle with 210 lb. asphalt self seal shingles.	275	600	875
	Install galvanized evestrough, prime and paint.	95	85	180
	Install R28 fiberglass insulation in attic.	90	320	410
	Remove existing furnace and install new forced air gas furnace including adapting ductwork and electrical controls.	275	700	975
	Install 100 amp. panel, relocate meter outside, replace wiring, add additional outlets to bring service up to Hydro standards.	340	700	1,040
	Remove concrete post in center of basement and replace with jack post under beam.	15	20	35
	Point up outside of basement wall from grade up with sand and cement, remove heaved material.	120	115	235
Total		1,210	2,540	\$3,750

The above items specify the improvements and/or repairs required to meet local occupancy and building maintenance standards, or standards acceptable to the Ministry of Housing.

APPLICANT: Please obtain Contractor(s) Estimate as soon as possible. These costs will be considered in determining loan financing available.

CONTRACTOR: Costs to include materials, labour, all applicable taxes, and removal from property of existing materials as necessary. You may use your own form of estimate or attach continuation sheet(s) if necessary.

Contractor Name	Address	Telephone
Glover Home Improvements Ltd.	109 Tecumseh Rd., Missinabi	33-2711
No. of Days Required to Complete Above Mentioned Work	Contract Price Good Until - Date:	Signature
30	March 11, 1977	<i>D. Glover</i>
		Date
		Feb. 11, 1977



Final Loan Application

Submit in Duplicate

C - 8

Municipality Town of Missinabi		Date Feb. 15, 1977	Loan Reference No. 5114000020
Applicant Mr. J. Thorpe		Address 45 Victoria Street	
Property Indebtedness			
Type	Owed To	Matures	Annual Payment
1st Mortgage	Furlong & Co.	7/8/82	\$2,148.00
2nd Mortgage			
Unpaid Taxes			
Other Encumbrances			
Total			\$2,148.00

Cost Details (Nearest Dollar) — Attach Estimates Received

Contract Awarded to	Estimated Duration of Work 45 Days	Inspectors Estimated Rehabilitation Costs	\$ 3,660.00
Name Drone Contracting Ltd.	Address 180 Mariposa St., Missinabi		\$ 3,690.00
Name	Address		\$
Name	Address		\$
Name	Address		\$
Name	Address		\$
Name	Address		\$
Name	Address		\$
Administration Fee - 10% x \$3,690.00 = \$369.00			Total \$ 3,690.00

Proposed Financing (Nearest Dollar)

Loan - Repayable \$ 2,262.00	Forgivable \$ 1,428.00	Total Amount \$ 3,690.00	Gross Debt Service Calculation	
			Annual Payments	
Borrower's Equity	Cash		Existing Mortgage Payments	\$ 2,148.00
	Labour		Taxes	\$ 520.00
Other Financing (* Detail Below)			OHRP Loan Payments	\$ 548.64
Total			Other	\$ 288.00
Other Financing (Nearest Dollar)			Total Annual Debt	\$ 3,504.64
Source and Type	Amount	Gross Debt Service Percentage		
Loan		$\left[\frac{\text{Total Annual Debt}}{\text{Gross Income}} \times 100 \right] = \frac{\$3,504.64}{\$10,615.04} = 33.0\%$		
Grant		Loan Recommended <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No (specify)		
Municipal	Loan	<i>D. L. Harris</i>		
	Grant			
Other (specify)		Signature	Date	
Total			Feb. 15, 1977	

Loan Applied For

Total Loan Amount \$ 3,690.00	Forgivable Portion \$ 1,428.00	Repayable Portion \$ 2,262.00	Interest Rate Calculated Semi-Ann. 8%	Interest Calculation Dates 1st Oct. and 1st Apr.
Monthly Payment \$ 45.72	Based on Amortization Period 5 Years	First Payment Date April 1, 1977	Maturity Date March 1, 1982	Annual Amount Forgiveness \$ 600.00

I/we hereby apply for the loan amount indicated, repayable at the interest rate, and over the amortization period shown. I/we agree to abide by the conditions specified. I/we also understand a portion of the loan, if granted, may be forgiven if I/we comply with the requirements of the Housing Development Act. I/we comply with the Housing Development Act and regulations thereto. I/we hereby certify that the information given herein is true, correct, and complete in every respect and fully discloses gross income from all sources, and may be verified by the municipality or the minister, as the case may be.

Date Feb. 15, 1977

Loan Approval

This application is hereby approved, subject to the specified conditions and the above repayment terms.	
Authorized Signature D. L. Harris, Clerk-Treasurer	Date Feb. 16, 1977



ntario

Ministry of
Housing

Ontario Home Renewal Program — Form 5

C - 9

Inspection Report

Town of Missinabi

Municipality

to be completed by inspector

pplicant

Mr. J. Thorpe

Date

March 8/1977

Loan Reference No.

5114000020

ddress

45 Victoria St.

Work Required Completed	Labour	Materials	Total
Old shingles removed. Roof covered with 1/4" plywood and resingled with 210 lb. asphalt self seal shingles.			800
Galvanized evestrough installed, primed and painted.			175
R28 fiberglass insulation installed in attic.			370
Old furnace removed.			
New forced air gas furnace and adapting ductwork and electrical controls installed.			1,050
Total			\$2,395.00

omments

Above work has been completed to standards.

Inspection Type	Report No.	Estimated Remaining Life After Rehabilitation	Value of Work Completed
<input type="checkbox"/> Initial <input checked="" type="checkbox"/> Progress <input type="checkbox"/> Final	1	Years 15	\$ 2,395.00

Inspector's Signature

M. Harding



Inspection Report

Town of Missinabi

Municipality

To be completed by inspector

Applicant

Mr. J. Thorpe

Date

March 27/1977

Loan Reference No.

5114000020

Address

45 Victoria St.

Work Required XXXXXX Completed	Labour	Materials	Total
100 amp panel installed.			1,020
Meter relocated.			
Wiring replaced and additional outlets installed.			
Concrete post in basement replaced with jack-post under centre beam.			25
Basement wall pointed.			250
Total			\$1,295.00

Comments

Above work has been completed to standards.

Inspection Type

☐ Initial

☐ Progress

☒ Final

Report No.

2

Estimated Remaining Life
After Rehabilitation
Years

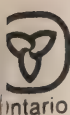
15

Value of Work Completed

\$ 1,295.00

Inspector's Signature

M. Herdberg



Town of Missinabi

Municipality

Borrower Mr. J. Thorpe	Total Loan Amount \$3,690.00	Loan Reference No. 5114000020
Address 45 Victoria St.	Date Work Started Feb. 22/1977	Date Work Completed March 28/1977

Names and Addresses of Payees Designated	Estimated Cost
J. Thorpe and Drone Contracting Ltd.	\$ 3,690.00
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	Total \$ 3,690.00

	Advance Payment	Progress Payment 1	Progress Payment 2	Progress Payment 3
	Amount	Amount	Amount	Amount
	\$	\$ 2,395.00	\$ 1,295.00	\$
	Date	Date Mar. 11/77	Date Mar. 29/77	Date
	\$	\$	\$	\$
Calculations	Payees	Payees	Payees	Payees
		J. Thorpe & Drone Contr.	J. Thorpe & Drone Contr.	
Value Of Work In Place		2,395.00	3,690.00	
Cost To Complete		1,295.00	-	
Payments To Date		2,395.00	3,690.00	
Balance Available		1,295.00	-	
Adjustments				
1				
2				-
3				
4				
5				

1/76)



Ontario

Ministry
of
Housing

Home
Renewal
Program

Quarterly Activity Summary*
Form 10a

C - 13

Town of Missinabi

Municipality

March 31, 1977

Quarter Period Ending

Geographic Code
(Assessment)

OHRP

5 1

County
Region

1 4

Municipality

Items	This Quarter	Fiscal Year to Date	Program Start to Date
Number of Preliminary Applications Received	6	14	26
Number of Preliminary Applications Rejected	Nil	2	4
Number of Preliminary Applications Withdrawn	Nil	1	2
Number of Units Rehabilitated	3	7	12
Number of Units Under Rehabilitation	3		
Total Loan Amount Approved	10,160	33,975	48,235
Administration Allowance	1,016	3,397.50	4,823.50
Total Approved Loans Plus Administration (6 + 7)	11,176	37,372.50	53,058.50
Total Forgivable Portion	7,225	16,525	27,114
Total Repayable Portion	2,935	17,450	21,121
Allowance For Adjustments	Nil	Nil	Nil
Term of Repayment (Average)	10 years	13 years	13 years
Interest Rate (Average)	6%	7%	6%
Number of Loans Recommended	3	10	16
Number of Loans Rejected	Nil	1	1
Number of Loans Approved	3	10	16
Gross Debt Service Percentage (Average)	27.5%	26%	28.5%
Sweat Equity-Estimated Cost of Homeowners' Labour to be paid on Approved Loans	Nil	672	1,587
Number of Approved Loans with sweat equity	Nil	2	4
Value of Advances and Progress payments Made to homeowners	3,874	25,263	36,912
Repayments Received from Homeowners	728.21	1,801.43	2,382.16
Repayments Due to Disposal of Property	Nil	1,625.20	1,625.20
Number of Accounts in Arrears	Nil	1	1
Advances Received from Province	Nil	43,520	65,150
Advance Requested from Province	Nil	43,520	65,150

1977-78 application enclosed requesting advance of \$18,186.29

Authorized By (Name of Municipal Official)	Signature	Date
D.L.Harris, Clerk-Treasurer	<i>D.L. Harris</i>	April 6, 1977

PROVINCIAL USE ONLY

Signature	Advance Approved	Day	Mon.	Year



Ministry
of
Housing

Home
Renewal
Program

Semi-Annual Demographic Summary*
Form 10b

C - 14

Town of Missinabi

Municipality

March 31, 1977

Period Ending

Geographic Code
(Assessment)

OHRP

5 1

County
Region

1 4

Municipality

Submit for periods ending September 30 and March 31

BIOGRAPHIC APPLICANT DATA	This Period	Fiscal Year to Date	Program Start to Date
Average Age of Applicants	38	40	42
Average No. of Dependents	2	2	2
Average No. of Years Resident at Present Address	6	8	9

MARITAL STATUS (No. of Applicants)

Single		1	2
Married	7	10	17
Widow	1	2	3
Widower		1	2
Separated			1
Divorced			1

INCOME DATA

Number of Self-Employed Applicants		1	2
Gross Annual Income of Spouse (Average)	2,300.00	2,460.00	2,535.00
Adjusted Family Income (Average)	7,250.00	7,445.00	7,565.00
Total Number of Applicants	8	14	26

INCOME RANGE (Adjusted Family Income) Percentage of O.H.R.P. Applicants (13)

\$ 0 - 4,999	25.0 %	28.6 %	23.1 %
\$ 5,000 - 6,999	25.0 %	21.4 %	15.4 %
\$ 7,000 - 9,999	37.5 %	21.4 %	38.4 %
\$10,000 - 12,500	12.5 %	28.6 %	23.1 %

Note: If possible, also submit a separate Form 10b for each 6 month period dating back to initial grant allocation.

Authorized By (Name of Municipal Official) D. L. Harris, Clerk-Treasurer	Signature <i>D. L. Harris</i>	Date April 6, 1977
---	----------------------------------	-----------------------

Town of Missinabi
Municipality
March 31, 1977
Period Ending

Submit For Periods Ending September 30 and March 31. Use Round Figures

Types of Repairs	This Period			Fiscal Year-To-Date			Program Start-To-Date		
	Labour	Materials	Total	Labour	Materials	Total	Labour	Materials	Total
1 Electrical	\$ 735	1,465	2,200	1,450	2,895	4,345	1,875	3,800	5,675
2 Heating	775	2,325	3,100	1,325	3,825	5,150	1,700	5,050	6,750
3 Insulation	185	740	925	330	1,345	1,675	520	2,080	2,600
4 Plumbing	510	1,040	1,550	1,020	2,000	3,020	1,450	3,070	4,520
5 Sewage/Drainage	200	400	600	435	865	1,300	650	1,300	1,950
6 Foundation/Cellar	185	275	460	475	605	1,080	610	930	1,540
7 Structural Frame/Carpentry	1,120	2,420	3,540	2,510	4,930	7,440	3,300	7,690	10,990
8 Doors and Windows (Glass, screens, etc.)	260	510	770	710	1,420	2,130	1,130	2,250	3,380
9 Roof/Chimneys/Eavestroughs	295	595	890	1,200	2,410	3,610	1,800	3,600	5,400
10 Handicap Modifications				360	740	1,100	380	720	1,100
11 Interior Plastering/Painting	235	465	700	680	1,370	2,050	940	1,880	2,820
12 Exterior Surface Painting/ Siding/Plastering etc.	110	215	325	305	610	915	490	960	1,450
13 Extermination	25	35	60	25	35	60	25	35	60
14 Wells									
15 Other									
Totals	4,635	10,485	15,120	10,825	23,050	33,775	14,870	33,365	48,235

Authorized by (Name of Municipal Official)

D.L. Harris, Clerk-Treasurer

Signature

D.L. Harris

Date

April 6, 1977

Repayment Amortization Table

REPAYMENT AMORTIZATION TABLE

(Monthly Payment per \$1,000 of Repayable Loan)

<u>Term (years)</u>	<u>0%</u>	<u>1%</u>	<u>2%</u>	<u>4%</u>	<u>6%</u>	<u>8%</u>
1	83.333333	83.784521	84.235138	85.134876	86.032579	86.928258
2	41.666667	42.101198	42.536639	43.410275	44.287429	45.167950
3	27.777778	28.207218	28.638974	29.509344	30.388576	31.276353
4	20.833333	21.260574	21.691517	22.564326	23.451275	24.351970
5	16.666667	17.092863	17.524144	18.401668	19.298572	20.214158
6	13.888889	14.314620	14.746811	15.630186	16.538142	17.469753
7	11.904761	12.330358	12.763787	13.653655	14.573271	15.521444
8	10.416667	10.842335	11.277206	12.173964	13.105596	14.070612
9	9.259259	9.685136	10.121587	11.025494	11.969359	12.951345
10	8.333333	8.759516	9.197640	10.108872	11.065099	12.064090
11	7.575758	8.002316	8.442182	9.360862	10.329522	11.345486
12	6.944444	7.371430	7.813090	8.739304	9.720429	10.753284
13	6.410256	6.837711	7.281203	8.215012	9.208602	10.258230
14	5.952381	6.380335	6.825690	7.767137	8.773171	9.839423
15	5.555555	5.984035	6.431276	7.380389	8.398828	9.481530
16	5.208333	5.637359	6.086505	6.043301	8.074090	9.173047
17	4.901961	5.331549	5.782616	6.747104	7.790176	8.905174
18	4.62930	5.059795	5.512795	6.484977	7.540254	8.671064
19	4.385965	4.816719	5.271662	6.251533	7.318929	8.465307
20	4.166667	4.598019	5.054914	6.042466	7.121884	8.283575

$$\text{Monthly Payment} = \left[\frac{\text{Repayable Loan}}{\$1,000} \right] \times M$$

where M is the factor from the above table

Promissory Note

PROMISSORY NOTE

Principal Amount	Amortization Period Years	Date	Loan Ref. No.	Loan Acct. No.
---------------------	---------------------------------	------	------------------	-------------------

For value received, I (we) _____
 promise to pay to the order of the Corporation of the _____ of
 _____, the sum of \$ _____ comprised as follows:

- 1) The sum of \$ _____ shall be paid on demand but this sum shall be forgiven at the rate of \$600.00 for each year of occupancy commencing on the _____ day of _____, 19__.
- 2) The remaining sum of \$ _____, being the repayable portion of this loan together with interest at the rate of _____% per annum, calculated half-yearly not in advance as well after as before maturity, shall be paid in equal blended monthly payments of \$ _____, comprising principal and interest, each on the _____ day of each and every month in every year from and including the _____ day of _____, 19__, and the balance, if any, of this portion of principal money and interest thereon, on the last date mentioned.
- 3) In the event of the sale or lease of the said lands or in the event of the said lands ceasing to be occupied by the owner, the loan shall immediately become due and payable.

This note is made by the undersigned in compliance with conditions attached to a loan application dated the _____ day of _____, 19__.

Witness _____ Signed _____

Certificate of Lien

(FORGIVABLE LOAN ONLY)

THE HOUSING DEVELOPMENT ACT
and
REGULATIONS THEREUNDER

CERTIFICATE OF LIEN OR CHARGE

Pursuant to the provisions of subsections 2 and 3 of section 2a of the Act, the Corporation of the _____ of _____ claims a lien in the lands described below in the amount of \$ _____ in respect of a loan made to _____ upon the following terms and conditions:

The sum of \$ _____ shall be forgiven at the rate of \$600.00 for each year of occupancy.

In the event of the sale or lease of the said lands or in the event of the said lands ceasing to be occupied by the owner, the loan shall immediately become due and payable.

The following is the description of the lands to be charged:

That parcel of land situate in the _____ of _____ in the County of _____ and being composed of that part of Lot _____ in Concession _____ of the said _____ comprising Part 1 of reference plan deposited in the Land Registry Office of the Registry Division of _____ as Number _____.

Dated at the _____ of _____,
this _____ day of _____, 19__.

The Corporation of the _____ of _____.

Clerk

(REPAYABLE LOAN ONLY)

THE HOUSING DEVELOPMENT ACT
and

REGULATIONS THEREUNDER

CERTIFICATE OF LIEN OR CHARGE

Pursuant to the provisions of subsections 2 and 3 of section 2a of the Act, the Corporation of the _____ of _____ claims a lien in the lands described below in the amount of \$_____ in respect of a loan made to _____ upon the following terms and conditions:

The sum of \$_____ together with interest at the rate of _____ per cent per annum, calculated half-yearly not in advance, shall be paid in equal blended monthly instalments of \$_____ comprising principal and interest from and including the 1st day of _____, 19____, to and including the 1st day of _____, 19____, and the balance of principal sum and interest shall become due and be payable on the 1st day of _____, 19____.

In the event of the sale or lease of the said lands or in the event of the said lands ceasing to be occupied by the owner, the loan shall immediately become due and payable.

The following is the description of the lands to be charged:

That parcel of land situate in the _____ of _____ in the County of _____ and being

composed of part of Lot _____ in Concession _____ of
the said _____ of _____ more particularly
described as follows:

(Example)

Beginning at the southwesterly angle of said Lot 1;
Thence northerly along the westerly limit of said Lot 1
a distance of 200 feet to a point;
Thence easterly and parallel to the southerly limit of
said Lot 1 a distance of 200 feet to a point;
Thence southerly and parallel to the westerly limit of
Lot 1 a distance of 200 feet to the southerly limit of
said Lot 1;
Thence westerly and along the southerly limit of said
Lot 1 a distance of 200 feet to the point of beginning.

Dated at the _____ of _____,
this _____ day of _____, 19__.

The Corporation of the _____ of _____.

Clerk

(FORGIVABLE AND REPAYABLE LOAN)

THE HOUSING DEVELOPMENT ACT
and
REGULATIONS THEREUNDER

CERTIFICATE OF LIEN OR CHARGE

Pursuant to the provisions of subsections 2 and 3 of section 2a of the Act, the Corporation of the _____ of _____ claims a lien in the lands described below in the amount of \$ _____ in respect of a loan made to _____ upon the following terms and conditions:

The sum of \$ _____ being the forgivable portion of this loan shall be forgiven at the rate of \$600.00 for each year of occupancy. The remaining sum of \$ _____ being the repayable portion of this loan, together with interest at the rate of _____ per cent per annum, calculated half-yearly not in advance, shall be paid in equal blended monthly instalments of \$ _____ comprising principal and interest from and including the 1st day of _____, 19 __, to and including the 1st day of _____, 19 __, and the balance of principal sum and interest shall become due and be payable on the 1st day of _____, 19 __.

In the event of the sale or lease of the said lands or in the event of the said lands ceasing to be occupied by the owner, the loan shall immediately become due and payable.

The following is the description of the lands to be charged:

That parcel of land situate in the _____ of
_____ in the County of _____, and being
composed of Lot _____ according to plan registered in the
Land Registry Office of the Registry Division of _____
as Number _____.

Dated at the _____ of _____, this
_____ day of _____, 19__.

The Corporation of the _____ of _____.

Clerk

Certificate of Discharge of Lien

CERTIFICATE OF DISCHARGE OF LIEN OR CHARGE
UNDER THE HOUSING DEVELOPMENT ACT

This will certify that _____
has satisfied all monies due and owing in respect of a loan in
the amount of \$ _____ made by the Corporation of the
_____ of _____ to _____
on the _____ day of _____, 19____, and that therefore
the lien or charge dated the _____ day of _____, 19____,
and registered in the Land Registry Office for the _____
_____ (Registry
Division of _____ (No. _____)
or Land Titles)
as Number _____ on the lands described in Schedule A provided
by the said _____ to the said Corporation as
security therefor, is hereby discharged.

Dated at the _____ of _____,
this _____ day of _____, 19____.

Schedule A
(Description of Land)

The Corporation of the _____ of _____

per _____
Clerk

Corporate Seal

Calculation of Outstanding Balance of Loan

TO CALCULATE THE OUTSTANDING PRINCIPAL
BALANCE OF AN OHRP LOAN

Should the homeowner wish to repay the outstanding balance of the repayable portion of the loan, or in the event of the sale or lease of the home, or if the homeowner ceases to occupy the home it will be necessary to calculate the outstanding principal balance of the loan.

Example

Original Repayable Loan = \$ 2,400
 Interest Rate = 4%
 Amortization Period = 15 years
 Period of Repayment
 to Date = 3 years (36 months)

After 3 years of regular payments the homeowner wishes to pay the outstanding principal balance of the loan. To calculate the balance it is necessary to determine the following items:

- A. The monthly payment to the balance date of 3 years, (i.e. the monthly payments if the loan were originally amortized over a 3-year, or 36-month period). This comes from Table 1. Because the table gives payments for \$1,000.00 principal the amount is multiplied by 2.4.

$$\begin{array}{r} \$29.509338 \\ \times 2.4 \\ \hline \$70.822411 \end{array}$$

- B. The actual monthly payment over a 15-year or 180-month period. Again from Table 1 -

$$\begin{array}{r} \$7.380387 \\ \times 2.4 \\ \hline \$17.712929 \end{array}$$

- C. The basic monthly payment to the balance date (3 years) for \$1,000.00 principal. From Table 1 -

$$\$29.509338$$

- D. The monthly interest factor at 4%, for basic \$1,000.00 principal. From Table 2 -

$$.0033058904 \times 1000 = 3.3058904$$

To calculate the balance after 3 years:

$$\left[\frac{(A - B)}{(C - D)} \right] \times 1,000 =$$

$$\left[\frac{(70.822411 - 17.712929)}{(29.509338 - 3.305890)} \right] \times 1,000 =$$

$$\left[\frac{53.109482}{26.203448} \right] \times 1,000 =$$

$$2.0268127 \times 1,000 =$$

$$\underline{\underline{\$2,026.81}} \text{ Balance}$$

TABLE 1
(1-48 Months)

Mos.	1%	2%	4%	6%	8%
1	1000.83160	1001.65976	1003.30589	1004.93862	1006.55820
2	500.623788	501.245167	502.480782	503.707008	504.924006
3	333.887889	334.440455	335.539685	336.631155	337.714991
4	250.519968	251.038213	252.069591	253.094242	254.112270
5	200.499238	200.996960	201.987899	202.972905	203.952066
6	167.152104	167.636201	168.600407	169.559356	170.513120
7	143.332739	143.807153	144.752458	145.693115	146.629180
8	125.468230	125.935424	126.866723	127.793941	128.717118
9	111.573625	112.035241	112.955799	113.872812	114.786307
10	100.457952	100.915141	101.827241	102.736314	103.642373
11	91.363321	91.816919	92.722223	93.625002	94.525258
12	83.784471	84.235106	85.134859	86.032580	86.928257
13	77.371607	77.819760	78.714922	79.608535	80.500575
14	71.874875	72.320926	73.212248	74.102500	74.991644
15	67.111048	67.555300	68.443386	69.330873	70.217712
16	62.942707	63.385405	64.270745	65.155953	66.040968
17	59.264765	59.706114	60.589109	61.472438	62.356025
18	55.995491	56.435658	57.316646	58.198428	59.080917
19	53.070356	53.509485	54.388748	55.269264	56.150933
20	50.437741	50.875952	51.753730	52.633219	53.514304
21	48.055856	48.493254	49.369754	50.248418	51.129122
22	45.890511	46.327185	47.202585	48.080602	48.961099
23	43.913463	44.349490	45.223944	46.101468	46.981909
24	42.101173	42.536623	43.410266	44.287430	45.167949
25	40.433871	40.868803	41.741755	42.618677	43.499391
26	38.894828	39.329294	40.201661	41.078445	41.959458
27	37.469792	37.903840	38.775715	39.652455	40.533858
28	36.146548	36.580221	37.451687	38.328466	39.210340
29	34.914566	35.347901	36.219034	37.095926	37.978346
30	33.764721	34.197752	35.068619	35.945690	36.828721
31	32.689063	33.121820	33.992483	34.869793	35.753496
32	31.680637	32.113149	32.983662	33.861267	34.745694
33	30.733331	31.165623	32.036036	32.913985	33.799187
34	29.841752	30.273847	31.144207	32.022546	32.908566
35	29.001124	29.433043	30.303391	31.182161	32.069041
36	28.207201	28.638963	29.509338	30.388576	31.276353
37	27.456196	27.887819	28.758255	29.637997	30.526706
38	26.744720	27.176220	28.046751	28.927029	29.816700
39	26.069734	26.501126	27.371781	28.252624	29.143287
40	25.428499	25.859798	26.730605	27.612041	28.503722
41	24.818547	25.249765	26.120750	27.002803	27.895529
42	24.237643	24.668793	25.539979	26.422674	27.316466
43	23.683761	24.114853	24.986263	25.869621	26.764501
44	23.155057	23.586102	24.457757	25.341798	26.237787
45	22.649854	23.080862	23.952780	24.837524	25.734640
46	22.166619	22.597599	23.469798	24.355263	25.253522
47	21.703950	22.134910	23.007408	23.893609	24.793026
48	21.260561	21.691509	22.564321	23.451275	24.351869

TABLE 1
(49-96 Months)

Mos.	1%	2%	4%	6%	8%
49	20.835272	21.266215	22.139357	23.027078	23.928861
50	20.426996	20.857943	21.731427	22.619929	23.522915
51	20.034734	20.465690	21.339531	22.228826	23.133026
52	19.657561	20.088532	20.962742	21.852843	22.758270
53	19.294623	19.725616	20.600205	21.491123	22.397788
54	18.945129	19.376149	20.251130	21.142876	22.050788
55	18.608347	19.039399	19.914781	20.807365	21.716535
56	18.283594	18.714684	19.590477	20.483909	21.394345
57	17.970238	18.401370	19.277584	20.171872	21.083584
58	17.667690	18.098868	18.975512	19.870665	20.783660
59	17.375399	17.806628	18.683710	19.579736	20.494023
60	17.092853	17.524137	18.401665	19.298572	20.214157
61	16.819573	17.250915	18.128897	19.026692	19.943583
62	16.555110	16.986515	17.864957	18.763648	19.681850
63	16.299045	16.730515	17.609425	18.509018	19.428538
64	16.050984	16.482523	17.361906	18.262408	19.183252
65	15.810557	16.242168	17.122032	18.023447	18.945621
66	15.577417	16.009104	16.889454	17.791789	18.715297
67	15.351239	15.783003	16.663845	17.567106	18.491953
68	15.131715	15.563560	16.444899	17.349090	18.275281
69	14.918555	15.350483	16.232325	17.137451	18.064992
70	14.711487	15.143501	16.025850	16.931916	17.860810
71	14.510254	14.942357	15.825217	16.732228	17.662478
72	14.314612	14.746805	15.630183	16.538142	17.469753
73	14.124332	14.556618	15.440516	16.349429	17.282404
74	13.939196	14.371577	15.256000	16.165870	17.100213
75	13.758998	14.191476	15.076429	15.987259	16.922973
76	13.583544	14.016122	14.901607	15.813401	16.750489
77	13.412649	13.845327	14.731349	15.644111	16.582576
78	13.246137	13.678918	14.565480	15.479213	16.419057
79	13.083842	13.516728	14.403834	15.318540	16.259767
80	12.925606	13.358598	14.246250	15.161933	16.104545
81	12.771279	13.204378	14.092581	15.009243	15.953242
82	12.620717	13.053925	13.942681	14.860326	15.805714
83	12.473784	12.907103	13.796415	14.715045	15.661825
84	12.330351	12.763782	13.653653	14.573271	15.521444
85	12.190294	12.623839	13.514271	14.434879	15.384448
86	12.053496	12.487156	13.378152	14.299753	15.250718
87	11.919844	12.353620	13.245182	14.167778	15.120143
88	11.789231	12.223125	13.115256	14.038848	14.992613
89	11.661554	12.095566	12.988269	13.912860	14.868027
90	11.536716	11.970848	12.864124	13.789716	14.746286
91	11.414623	11.848876	12.742727	13.669322	14.627297
92	11.295185	11.729560	12.623989	13.551589	14.510969
93	11.178317	11.612815	12.507824	13.436430	14.397218
94	11.063936	11.498559	12.394150	13.323764	14.285959
95	10.951965	11.386713	12.282887	13.213511	14.177116
96	10.842328	11.277202	12.173962	13.105596	14.070611

TABLE 1
(97-144 Months)

Mos.	1%	2%	4%	6%	8%
97	10.734953	11.169954	12.067301	12.999948	13.966374
98	10.629770	11.064899	11.962835	12.896496	13.864334
99	10.526713	10.961971	11.860498	12.795174	13.764424
100	10.425719	10.861106	11.760225	12.695918	13.666581
101	10.326725	10.762243	11.661956	12.598667	13.570744
102	10.229674	10.665323	11.565631	12.503361	13.476852
103	10.134508	10.570289	11.471194	12.409945	13.384851
104	10.041174	10.477088	11.378591	12.318362	13.294684
105	9.949618	10.385666	11.287768	12.228562	13.206299
106	9.859791	10.295973	11.198676	12.140494	13.119647
107	9.771644	10.207961	11.111266	12.054108	13.034678
108	9.685131	10.121583	11.025492	11.969359	12.951345
109	9.600206	10.036794	10.941307	11.886201	12.869604
110	9.516826	9.953551	10.858670	11.804591	12.789411
111	9.434949	9.871812	10.777538	11.724486	12.710723
112	9.354536	9.791537	10.697871	11.645847	12.633502
113	9.275546	9.712686	10.619629	11.568635	12.557707
114	9.197944	9.635223	10.542776	11.492812	12.483301
115	9.121692	9.559111	10.467275	11.418342	12.410248
116	9.046756	9.484315	10.393092	11.345190	12.338513
117	8.973102	9.410802	10.320191	11.273321	12.268062
118	8.900697	9.338539	10.248542	11.202704	12.198862
119	8.829510	9.267494	10.178112	11.133307	12.130882
120	8.759511	9.197636	10.108870	11.065099	12.064090
121	8.690669	9.128938	10.040788	10.998051	11.998458
122	8.622957	9.061369	9.973836	10.932134	11.933958
123	8.556347	8.994903	9.907988	10.867321	11.870560
124	8.490812	8.929512	9.843217	10.803584	11.808239
125	8.426327	8.865171	9.779495	10.740899	11.746969
126	8.362866	8.801855	9.716800	10.679239	11.686724
127	8.300405	8.739540	9.655106	10.618582	11.627481
128	8.238921	8.678202	9.594390	10.558902	11.569215
129	8.178392	8.617819	9.534629	10.500178	11.511905
130	8.118794	8.558368	9.475801	10.442388	11.455527
131	8.060108	8.499828	9.417885	10.385509	11.400061
132	8.002311	8.442179	9.360860	10.329522	11.345486
133	7.945384	8.385400	9.304706	10.274406	11.291781
134	7.889308	8.329472	9.249403	10.220142	11.238927
135	7.834063	8.274375	9.194933	10.166710	11.186905
136	7.779632	8.220093	9.141277	10.114092	11.135697
137	7.725996	8.166606	9.088417	10.062271	11.085285
138	7.673139	8.113898	9.036337	10.011229	11.035651
139	7.621042	8.061951	8.985018	9.960950	10.986779
140	7.569691	8.010749	8.934446	9.911416	10.938652
141	7.519069	7.960278	8.884603	9.862612	10.891254
142	7.469161	7.910520	8.835475	9.814523	10.844570
143	7.419951	7.861461	8.787046	9.767134	10.798585
144	7.371426	7.813087	8.739302	9.720429	10.753284

TABLE 1
145-192 Months)

Mos.	1%	2%	4%	6%	8%
145	7.323571	7.765383	8.692230	9.674395	10.708653
146	7.276372	7.718336	8.645814	9.629018	10.664678
147	7.229817	7.671932	8.600042	9.584285	10.621346
148	7.183891	7.626159	8.554900	9.540183	10.578643
149	7.138582	7.581002	8.510376	9.496698	10.536558
150	7.093878	7.536451	8.466458	9.453818	10.495076
151	7.049767	7.492493	8.423133	9.411532	10.454188
152	7.006238	7.449116	8.380389	9.369828	10.413880
153	6.963278	7.406310	8.338217	9.328694	10.374141
154	6.920876	7.364062	8.296603	9.288118	10.334960
155	6.879023	7.322362	8.255538	9.248092	10.296327
156	6.837707	7.281200	8.215010	9.208602	10.258230
157	6.796918	7.240565	8.175010	9.169641	10.220660
158	6.756646	7.200447	8.135528	9.131196	10.183606
159	6.716881	7.160837	8.096554	9.093259	10.147058
160	6.677614	7.121725	8.058077	9.055821	10.111007
161	6.638835	7.083101	8.020090	9.018871	10.075445
162	6.600536	7.044958	7.982582	8.982400	10.040360
163	6.562708	7.007285	7.945546	8.946401	10.005746
164	6.525342	6.970074	7.908972	8.910864	9.971592
165	6.488429	6.933317	7.872852	8.875780	9.937891
166	6.451962	6.897005	7.837178	8.841142	9.904635
167	6.415932	6.861131	7.801941	8.806942	9.871814
168	6.380332	6.825687	7.767135	8.773171	9.839423
169	6.345153	6.790665	7.732751	8.739823	9.807452
170	6.310390	6.756058	7.698782	8.706889	9.775895
171	6.276033	6.721858	7.665220	8.674362	9.744743
172	6.242077	6.688059	7.632059	8.642236	9.713991
173	6.208514	6.654653	7.599292	8.610502	9.683630
174	6.175337	6.621633	7.566911	8.579155	9.653655
175	6.142540	6.588994	7.534910	8.548188	9.624058
176	6.110117	6.556728	7.503283	8.517595	9.594834
177	6.078060	6.524829	7.472024	8.487368	9.565974
178	6.046365	6.493291	7.441125	8.457502	9.537475
179	6.015024	6.462108	7.410582	8.427991	9.509328
180	5.984032	6.431274	7.380387	8.398828	9.481529
181	5.953383	6.400783	7.350536	8.370008	9.454072
182	5.923071	6.370630	7.321023	8.341526	9.426951
183	5.893092	6.340809	7.291842	8.313375	9.400160
184	5.863439	6.311314	7.262987	8.285551	9.373694
185	5.834107	6.282141	7.234454	8.258048	9.347547
186	5.805091	6.253284	7.206237	8.230860	9.321715
187	5.776386	6.224737	7.178331	8.203984	9.296192
188	5.747987	6.196497	7.150732	8.177413	9.270974
189	5.719889	6.168559	7.123434	8.151143	9.246055
190	5.692088	6.140917	7.096432	8.125169	9.221430
191	5.664578	6.113566	7.069722	8.099486	9.197096
192	5.637356	6.086503	7.043300	8.074090	9.173047

TABLE 1
(193-240 Months)

Mos.	1%	2%	4%	6%	8%
193	5.610416	6.059723	7.017160	8.048977	9.149279
194	5.583754	6.033221	6.991299	8.024142	9.125787
195	5.557367	6.006993	6.965712	7.999580	9.102568
196	5.531249	5.981035	6.940395	7.975288	9.079616
197	5.505397	5.955343	6.915344	7.951261	9.056929
198	5.479807	5.929913	6.890555	7.927496	9.034501
199	5.454474	5.904740	6.866024	7.903988	9.012329
200	5.429396	5.879822	6.841746	7.880734	8.990409
201	5.404567	5.855154	6.817719	7.857729	8.968738
202	5.379985	5.830732	6.793939	7.834970	8.947310
203	5.355646	5.806553	6.770401	7.812454	8.926124
204	5.331546	5.782614	6.747103	7.790176	8.905174
205	5.307682	5.758910	6.724040	7.768134	8.884458
206	5.284049	5.735439	6.701210	7.746323	8.863973
207	5.260646	5.712196	6.678609	7.724741	8.843714
208	5.237468	5.689179	6.656233	7.703384	8.823679
209	5.214513	5.666385	6.634080	7.682249	8.803864
210	5.191777	5.643810	6.612146	7.661332	8.784266
211	5.169257	5.621451	6.590428	7.640631	8.764882
212	5.146950	5.599305	6.568923	7.620143	8.745708
213	5.124853	5.577369	6.547628	7.599864	8.726743
214	5.102962	5.555640	6.526541	7.579791	8.707982
215	5.081276	5.534116	6.505657	7.559922	8.689424
216	5.059792	5.512793	6.484975	7.540254	8.671064
217	5.038506	5.491668	6.464492	7.520784	8.652901
218	5.017416	5.470740	6.444204	7.501509	8.634931
219	4.996518	5.450004	6.424110	7.482427	8.617152
220	4.975812	5.429459	6.404206	7.463534	8.599561
221	4.955293	5.409103	6.384490	7.444829	8.582156
222	4.934960	5.388931	6.364959	7.426309	8.564934
223	4.914809	5.368943	6.345612	7.407971	8.547892
224	4.894839	5.349135	6.326444	7.389812	8.531029
225	4.875047	5.329505	6.307455	7.371831	8.514341
226	4.855431	5.310050	6.288642	7.354025	8.497826
227	4.835988	5.290770	6.270001	7.336392	8.481482
228	4.816716	5.271660	6.251532	7.318929	8.465307
229	4.797613	5.252719	6.233232	7.301635	8.449299
230	4.778676	5.233945	6.215098	7.284506	8.433454
231	4.759904	5.215335	6.197129	7.267541	8.417771
232	4.741294	5.196888	6.179322	7.250737	8.402249
233	4.722845	5.178601	6.161675	7.234093	8.386883
234	4.704554	5.160472	6.144186	7.217607	8.371674
235	4.686418	5.142500	6.126854	7.201276	8.356618
236	4.668437	5.124681	6.109675	7.185099	8.341714
237	4.650609	5.107015	6.092649	7.169073	8.326960
238	4.632930	5.089499	6.075773	7.153196	8.312353
239	4.615400	5.072132	6.059046	7.137467	8.297892
240	4.598017	5.054912	6.042465	7.121884	8.283575

TABLE 2

MONTHLY INTEREST FACTORS

1% - .000 831 6025

2% - .001 659 7644

4% - .003 305 8904

6% - .004 938 6221

8% - .006 558 1970

APPENDIX I

Minister's Card to Homeowner

MINISTER'S CARD TO HOMEOWNER

(copies available from the
Community Renewal Branch)



Ministry of
Housing

ONTARIO HOME RENEWAL PROGRAM

Dear Homeowner:

The enclosed cheque is made to you under the Housing Development Act, as part of the Ontario Government's Ontario Home Renewal Program, which is being administered by your municipality.

The Ontario Ministry of Housing and your municipality are pleased to provide this assistance to you so that you will be able to carry out improvements to your home and thus help preserve Ontario's valuable supply of older housing.

Minister of Housing.

OHRP Guide for Residential Standards

ONTARIO HOME RENEWAL PROGRAM

GUIDE

for

RESIDENTIAL STANDARDS

June, 1978.

Community Renewal Branch,
Ministry of Housing.

This guide for Residential Standards has been prepared primarily for the use of smaller municipalities wishing to take part in the Ontario Home Renewal Program. It is intended to establish basic standards applicable to the repair of dwellings under this program, for municipalities which do not have maintenance and occupancy standards by-laws. A municipality must submit with its O.H.R.P. application, a resolution setting out the building, maintenance and health standards it intends to administer.

The guide proposes minimum standards and does not override or conflict with those standards and regulations as set out in the:

- National Building Code
- Ontario Building Code
- Health Standards
- Fire Marshal's Act
- Ontario Hydro Electric Power Commission.

Municipalities may add to or expand upon any section in the guide.

STRUCTURAL STANDARDS

1. Every building and every structural member of a building should be maintained in a structurally sound condition so as to be capable of sustaining safely its own weight and any additional weight that may be put on it through normal use. Materials which have been damaged or show evidence of rot or other deterioration shall be repaired or replaced.
2. The foundation walls, and basement, cellar or crawl space floors should be maintained in good repair, structurally sound and water proof.
3. All exterior surfaces should be of materials which provide adequate protection from the weather.
4. The exterior walls, roofs, and other parts of the dwelling should be maintained in good repair, free of loose, rotten, warped and broken materials and objects.
5. Every floor, ceiling, wall, stairway, foundation, roof, balcony or porch on or appurtenant to a dwelling should be maintained free from holes, cracks, excessive wear and warping, or other defects that are accident hazards.
6. Windows and exterior doors and frames and basement or cellar hatchways should be maintained in good repair so as to prevent the entrance of wind, rain or moisture into the dwelling.

7. A roof including the fascia board, soffit, cornice and flashing shall be maintained in a watertight condition so as to prevent the leakage of water into the dwelling.
8. Every chimney, smoke pipe, flue or gas vent should be maintained,
 - a) so as to prevent the escape of gases into the dwelling,
 - b) should be kept clear of obstruction, all open joints should be sealed, and all broken and loose masonry should be repaired,
 - c) should be installed and maintained so that under all conditions of use, the temperature of any combustible material adjacent thereto does not exceed a safe temperature.

HEATING

1. There should be available in every dwelling a suitable heating facility that is properly maintained in such a manner as to be capable of providing throughout the year an inside temperature of not less than ___°C in all habitable rooms, bathrooms and toilet rooms.
2. All heating facilities should be properly installed and maintained in safe and good working condition, and should be capable of safely and adequately supplying the required heat.
3. Doors and windows should be of such a construction as to prevent drafts and minimize heat losses through infiltration of outside cold air in the cold weather season.
4. No appliance for heating by gas should be installed in a room intended to be used for sleeping purposes.
5. Every heating appliance using solid, liquid or gas fuel should be connected to a suitable chimney or flue to withdraw safely all products of combustion in accordance with the applicable regulations.
6. All fuel-burning appliances should be installed in accordance with "The Energy Act".
7. Thermal insulation of buildings to minimize heat losses should be done in accordance with the provisions of the Ontario Building Code.

PLUMBING

1. Every dwelling should be provided with an adequate supply of potable water approved by the Medical Officer of Health.
2. All plumbing, including every drain pipe, water pipe, water closet and other plumbing fixture in a dwelling and every connecting line to the sewerage system should be maintained in good working order and free from leaks and defects, and all water pipes and appurtenances thereto should be protected from freezing.
3. Every dwelling unit to which water is available under pressure through piping should contain plumbing fixtures consisting of at least:
 - a) a toilet,
 - b) a washbasin,
 - c) a bathtub or shower, and
 - d) a kitchen sink
4. Within every dwelling unit to which water is available under pressure through piping, there should be a non-habitable room which affords privacy to a person within the said room and which is equipped with a flush toilet and a washbasin in good working order.

ELECTRICAL SERVICES

1. Where electrical power is available, every dwelling should be provided with an adequate supply of electric power, and with electrical facilities having ample capacity to meet all anticipated electrical uses without being overloaded.
2. Electrical wiring and equipment should be installed in conformity with the regulations of the Hydro Electric Power Commission of Ontario, and should be maintained so as not to be a potential source of fire or electric shock. Suitably rated overcurrent devices should be used to protect electrical wiring and equipment.
3. An electrical light fixture should be installed in every bathroom, toilet room, kitchen and kitchenette, laundry room, furnace room, hall and in a stairway which is not otherwise lighted.
4. Electric outlets should be located as far away as practical from a bathtub or shower.
5. Switches for turning on one light in each room or passageway should be conveniently located so as to permit the area ahead to be lighted.

HEALTH AND SAFETY STANDARDS

1. Properties should be kept clean and free from rubbish or other debris and from objects or conditions which might create a health, fire or accident hazard.
2. Sewage of any kind should not be discharged onto the surface of the ground. Sewage or organic waste should be discharged into a sewerage system where such a system exists. Where a sewerage system does not exist, sewage or organic waste should be disposed of in a manner acceptable to the Medical Officer of Health.
3. A dwelling should be kept free of rodents, vermin and insects at all times and methods used for exterminating rodents or insects or both shall be in accordance with the provisions of the Pesticides Act, R.S.O. 1973, Chapter 25, and all regulations passed pursuant thereto.
4. Every floor, wall, ceiling and fixture in a dwelling should be maintained in a clean and sanitary condition, and the dwelling shall be kept free from rubbish, debris or conditions which constitute a fire, accident or health hazard.
5. Every dwelling unit should have not fewer than two non-obstructed and approved means of egress located as far apart as possible from one another and leading to safe and open space at ground level. The egress from each dwelling unit should be provided without passing through any other dwelling unit or a furnace room.

6. An approved fire alarm system should be provided in every building of 3 storeys or more in building height, or where sleeping accommodation is provided for 10 or more persons. This system need not be provided in buildings of 2 storeys or less where each dwelling or dwelling unit has direct access to outdoors at ground level, or in buildings having one or two dwelling units.
7. Fuel oil and any other combustible or flammable material should be stored and located so as not to be a hazard to the premises or surrounding property.
8. All garbage, refuse and ashes should be disposed of in a manner acceptable to the Medical Officer of Health.

APPENDIX K

Community Renewal Branch Publications

COMMUNITY RENEWAL BRANCH PUBLICATIONS

1. "Ontario Home Renewal Program: Program Guide"
2. "Ontario Home Renewal Program: Homeowners' Brochure"
3. "All Together Now: Property Maintenance and Occupancy Standards in Ontario"
4. "Guide for Property Standards By-Law under Section 36 of The Planning Act"
5. "Conserving and Improving Our Property: A Handbook for Property Standards Officers"
6. "Ontario Home Renewal Program (Rental): Administration Guide"
7. "Neighbourhood Improvement Program: Administration Guide"
8. "Ontario Downtown Revitalization Program: Administration Guide"
9. "Business Improvement Areas: Proceedings of a Workshop on Downtown Improvements: Ways and Means (Toronto, June 29, 1976)"

Address all inquiries to:

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60 Bloor St. W., 8th Floor
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